

Set	Items	Description
S1	0	AU=(SHAD H? OR SHAD, H?)
S2	330	CREDIT() (REPORT? OR SCORE? ?)
S3	110	S2(20N) (ONLINE OR ON()LINE OR INTERNET OR INTRANET OR EXTR- ANET OR WEB? OR HOMEPAGE OR HOME()PAGE OR NETWORK? OR PORTAL? OR WWW OR CYBER? OR LAN OR WAN OR ELECTRONIC? OR SERVER? OR V- IRTUAL?)
S4	9	S3(S) (HTML OR BROWSER? OR MARK()UP OR MARKUP()LANGUAGE?)
S5	113	EQUIFAX? OR EXPERIAN? OR TRANSUNION?
S6	14	S3 AND S5

? show file

File 348:EUROPEAN PATENTS 1978-2003/Nov W05

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File 349:PCT FULLTEXT 1979-2002/UB=20031218,UT=20031211

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6/3,K/1 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00965503 **Image available**

SYSTEM AND METHOD FOR RAPID UPDATING OF CREDIT INFORMATION
SYSTEME ET PROCEDE POUR METTRE A JOUR RAPIDEMENT DES INFORMATIONS DE
SOLVABILITE

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200299598 A2 20021212 (WO 0299598)
Application: WO 2002US18025 20020607 (PCT/WO US0218025)
Priority Application: US 2001296135 20010607

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7320

Fulltext Availability:

Detailed Description

Detailed Description

... OF THE INVENTION

Field of the Invention

[0011 The invention relates to the field of **electronic** transactions,
and more particularly to techniques for rapidly updating **credit scores**
or other credit information, for instance on a daily or greater basis.

2. Description of...information. Credit files themselves, such as those
maintained by the credit reporting organizations (such as **Equifax** and
Experian), may receive updated account payment, balance, delinquency and
other information on a periodic basis, which...one or more credit
reporting organizations (also sometimes referred to as credit bureaus)
such as **Experian** , **TransUnion** , and **Equifax** . The credit reporting
organizations have agreements with various creditors under which the
creditors provide credit...

6/3,K/2 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00956981 **Image available**

**NOTIFYING A CONSUMER OF CHANGES MADE TO A CREDIT REPORT
SYSTEMES ET PROCEDES SIGNALANT A UN UTILISATEUR LES MODIFICATIONS DE SON
RELEVÉ DE CREDIT**

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200291127 A2-A3 20021114 (WO 0291127)

Application: WO 2002US14654 20020509 (PCT/WO US0214654)

Priority Application: US 2001852597 20010510

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8927

Patent Applicant/Assignee:

EQUIFAX INC...

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... predeten-nined time. The customer may identify the monitoring and
notifying

7

criteria as three **credit report** requests within a thirty (30) day
period. Therefore, if the **server 12** detects that three **credit report**
requests have been made within a thirty day period, the **server 12**
sends a notification to the customer.

The customer may also elect to monitor any...mail notification about the
product subscription from the Product Fulfillment process 92 and updates
a **credit reporting online** system (ACRO). In this embodiment, the
delta process 82 does not generate daily credit information...In this
embodiment, the Product Fulfillment process 92 is responsible for
providing updates to the **credit reporting online** system (ACRO). One
skilled in the art
can readily appreciate other features of this'embodiment...

Claim

... the plurality of elements in the credit reporting database are
collected from a plurality of **credit reporting** agencies, the

modifications being at least partially definable by a user, the system comprising: at least one **server** storing at least part of the **credit reporting** database, the **credit reporting** database having a plurality of entries, at least one of the entries having a plurality...

...elements, wherein each element can be modified by a datum collected from the plurality of **credit reporting** agencies; and a computer program residing in a computer-readable memory in the **server**, the computer program comprising a user interface module, a monitoring module, and a communication module...indicator.

4 The system of claim 1, wherein the communication module is an e-mail **server**.

5 A method for monitoring modifications on a plurality of credit related data elements in a **credit reporting** database, wherein the plurality of credit related data elements in the credit reporting database are...

6/3,K/3 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00907953 **Image available**

GLOBAL VENDOR FINANCING SYSTEM AND METHOD

SYSTEME ET PROCEDE DE FINANCEMENT GLOBAL PAR LE VENDEUR

Patent Applicant/Assignee:

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Legal Representative:

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Chicago, IL 60610, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200241109 A2-A3 20020523 (WO 0241109)

Application: WO 2001US44150 20011114 (PCT/WO US0144150)

Priority Application: US 2000715958 20001115

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5380

Fulltext Availability:

Detailed Description

Detailed Description

... a financing limit, a credit level, geographic indicia, a credit 1 5 history factor, a **credit score** limit, and other criteria.

An optional quote module 224 provides **on - line** quotes to customers over a computer **network** . The quote module 224 may be accessed by a vendor's private label web site...

...modified versions of existing software modules, and/or new software modules. For example, LeasePak, CRM, **Experian** -Scorex(Transact), CAS/LMS, SmartDeals, MAXCredit, LeaseHawk/CAS, E-Business Origination, PANCredit and/or LMS...provide credit information from different countries. For example, credit bureaus in the United States include **Experian** , **Equifax** , Dun & Bradstreet, Credit Bureau of Sudbury(Canada), UK Data Ltd.

(England), MRC Business Information (England - International Maritime **Credit Reports**), Creditreform Russia (Russia), Credinet (Singapore), **WebCredit** (S. Africa) and Trans Union. A credit bureau may service more than one country.

In...

6/3,K/4 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00897559 **Image available**

METHOD AND SYSTEM FOR FACILITATING TRANSACTIONS BETWEEN CONSUMERS AND SERVICE PROVIDERS

PROCEDE ET SYSTEME FACILITANT LES TRANSACTIONS ENTRE CLIENTS ET PRESTATAIRES DE SERVICES

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200231727 A1 20020418 (WO 0231727)

Application: WO 2001US30435 20010928 (PCT/WO US0130435)

Priority Application: US 2000239184 20001009

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12009

Fulltext Availability:
Detailed Description
Claims

English Abstract

...seller of credit (Lender)(see Fig 1). The method and system builds a credit marketplace **web** site that allows Members and Lenders (14) to interact in a secure and neutral environment. Members receive **credit reports** and may use these reports to extend anonymous credit requests. Lenders may filter the credit...

Detailed Description

... Member) with a seller of credit (Lender). The method and system builds a credit marketplace **web** site that allows Members and Lenders to interact in a Secure and neutral environment. Members receive **credit reports** and may use these reports to extend anonymous credit requests. Lenders may filter the credit...unions, alumni associations and employee organizations.

100151 As noted earlier, the system 22 obtains a **credit report** for each Member (block 50) from any number of preexisting credit companies, all of whom contain means for **electronically** procuring the same. The **credit report** is pulled initially upon enrollment by the Member and is stored as part of the...

...to the Members based on specific criteria, as described in more detail below. To obtain **credit reports** associated with the Members' digital identities, the **network** system also records transaction statistic interfaces with **credit** reporting agencies or companies (Block 66).

100171 The system also tracks billing and system revenues (Block... information or digital identity of the Member 100 becomes part of a Member Information or **Credit Report Database 306a**. A **credit report** is then **electronically** obtained 104 from **Credit Report Companies 510**. The report, is pulled at initial enrollment and at specified intervals...00, all personal data is stored in a secure area or domain 302 of the **network** system 300. Furthermore, the **Credit Report** and Request Databases 306a and 306b are separate from the anonymous credit profile and request...for the credit bureau report is entered. The credit bureau report is collected from a **credit - reporting** agency, such as CSC/ **Equifax** , **Experian** or **Transunion** , via computer software over a secure **network** connection.

The credit bureau report is then recorded by the software in a CBR repository...credit report is then pulled, and an analysis of the report is performed. Membership or **credit report** fees may also be collected at the enrollment stage.

[00671 Once enrolled, the Member can sign on to the **network** (block 206) via the GUI 200 using his username and password. Thereafter, the Member has...

Claim

... or service, the method implernentable on a computer system, the method comprising:
a) receiving an **electronic** request by the first party for a quote relating to the good or service;

b) retrieving an **electronic credit report** for the first party;
C) **electronically** configuring the request and the **credit report** to create an identity for the first party, wherein configuring to create the identity comprises...

...for a quote relating to the good or serviceb) a second database for storing an **electronic credit report** for the first party; C) a third database for storing an anonymous identity for the...

6/3,K/5 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00895411 **Image available**

AUTOMATED LOAN PROCESSING SYSTEM AND METHOD

SYSTEME ET PROCEDE AUTOMATISES DE TRAITEMENT DE PRETS

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200229517 A2-A3 20020411 (WO 0229517)

Application: WO 2001US30940 20011002 (PCT/WO US0130940)

Priority Application: US 2000237165 20001002

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10416

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... greater detail with respect

to FIG. 7). In the United States, credit bureaus, such as

TRANSUNION, **EQUIFAX** and the like, maintain credit information

relating to each consumer according to his or her...on

the credit score provided by one or all of the credit bureaus, such as

TransUnion, **Equifax**, **Experian** and the like.

The credit evaluation process may involve several steps. For example, in the...

Claim

... qualified credit applications.

12 The method according to claim 1 1 , wherein evaluating the completed **Internet** -based credit application comprises: retrieving a **credit score** associated with the consumer from a credit bureau; and evaluating the retrieved **credit score** against the associated workflow parameters.

13 The method according to claim 1 1, wherein evaluating the completed **Internet** -based credit application comprises: weighting informati on provided in the completed Internet-based credit application...

6/3,K/6 (Item 6 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00877787

METHOD OF CALCULATING A CREDIT SCORE BASED UPON DOMESTIC AND INTERNATIONAL FACTORS IN A FINANCIAL MANAGEMENT AND PLANNING SYSTEM

PROCEDE DE CALCUL DE POINTS DE CREDIT BASE SUR DES FACTEURS NATIONAUX ET INTERNATIONAUX DANS UN SYSTEME DE GESTION FINANCIERE ET DE PLANIFICATION

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

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Sunrise Valley Drive, Reston, VA 20191-4329, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200211046 A2 20020207 (WO 0211046)

Application: WO 2001US6486 20010228 (PCT/WO US0106486)

Priority Application: US 2000630013 20000731

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CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6361

Fulltext Availability:

Detailed Description

Detailed Description

... lack of an international credit scoring system. Today's standard, HCO, as issued by **Experian** Information Solutions, Inc, seems to account only for consumer credit within the United States. Not...secure website with a user name and password. After a successful logon 110, an individualized **webpage** will appear 112 on the customer's computer terminal output device. Features that are accessible on the individualized **webpage** are: **credit score** (s) 114, where the customer can see a monthly update 116 of the individual's...

...is notified and the member's information is forwarded 198 to the lender for processing **electronically**, the lender may or may not choose to have sent to them the **credit reports** on file in the database 46. This concludes the loan finalization process 200.

The credit...members, which issuance of new cards helps the new members establish and/or improve their **credit scores**.

Once enrollment is completed, the system 500 automatically welcomes consumers 510 via **electronic** mail and provides basic information about the service provided by the system and method for...to qualify for credit with them in order to offer them credit when the members' **credit scores** improve adequately. Using the 30 **Extranet** 800, the lenders and businesses are able to identify those members to whom they can...

6/3,K/7 (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00842057 **Image available**
SYSTEM AND METHOD FOR RECOMMENDING FINANCIAL PRODUCTS TO A CUSTOMER BASED ON CUSTOMER NEEDS AND PREFERENCES
SYSTEME ET PROCEDE PERMETTANT DE RECOMMANDER DES PRODUITS FINANCIERS A UN CLIENT SUR LA BASE DES BESOINS ET DES PREFERENCES DU CLIENT

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

SCOTT Thomas J (et al) (agent), Hunton & Williams, 1900 K Street, N.W.,
Washington, DC 20006, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200175754 A1 20011011 (WO 0175754)

Application: WO 2001US6777 20010302 (PCT/WO US0106777)

Priority Application: US 2000540265 20000331

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English
Fulltext Word Count: 11148

Fulltext Availability:
Detailed Description
Claims

Detailed Description

... information retrieving module 412 may access a database of an authorized credit bureau (e.g., **EQUIFAXTM**). Credit information retrieving module 412 may retrieve credit information (e.g., a credit report) about...

Claim

... said policy rules for
said one or more financial products;
using said information from said **electronic** application submitted by
said customer to obtain credit history information for said customer;
calculating a **credit score** for said customer from said credit history
information;
comparing said information from said **electronic** application and said
credit history information for said customer with said underwriting
criteria and said...

...for said one or more financial products to vary according to said
information from said **electronic** application and said **credit score**
in
relation to said underwriting criteria and said policy rules.

94 The method of claim...

...for said one or more financial products to vary according to said
information from said **electronic** application and said **credit score**
in
relation to said underwriting criteria and said policy rules.

95 The method of claim...

...for said one or more financial products to vary according to said
information from said **electronic** application and said **credit score**
in relation to
said underwriting criteria and said policy rules.

96 The method of claim...

...for said one or more financial products to vary according to said
information from said **electronic** application and said **credit score**
in
relation to said underwriting criteria and said policy rules.

97 A system of application...

6/3,K/8 (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00832729

FINANCIAL MANAGEMENT AND PLANNING SYSTEM
SYSTEME DE PLANIFICATION ET DE GESTION FINANCIERE

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

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Legal Representative:

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Valley Drive 11130, Reston, VA 20191-4329, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200165398 A2 20010907 (WO 0165398)

Application: WO 2001US6350 20010228 (PCT/WO US0106350)

Priority Application: US 2000514919 20000228

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6373

Fulltext Availability:

Detailed Description

Detailed Description

... the lack of an

international credit scoring system. Today's standard, FICO, as issued by **Experian** Information Solutions, Inc, seems to account only for consumer credit within the United States. Not...secure website with a user name and password. After a successful logon 110, an individualized **webpage** will appear 112 on the customer's computer terminal output device. Features that are accessible on the individualized **webpage** are: **credit score** (s) 114, where the customer can see a monthly update 116 of the individual's...

...is notified and the member's information is

forwarded 198 to the lender for processing **electronically**, the lender may or may not choose to have sent to them the **credit reports** on file in the database 46. T11@is concludes the loan finalization process 200.

The...members, which issuance of

new cards helps the new members establish and/or improve their **credit scores**.

Once enrollment is completed, the system 500 automatically welcomes consumers 510 via **electronic** mail and provides basic information about the service provided by the system and method for...to qualify for credit with them in order to offer them credit when the members' **credit scores** improve adequately. Using the 30 **Extranet** 800, the lenders and businesses are able to identify those members to whom they can...

6/3,K/9 (Item 9 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00824173 **Image available**

**SYSTEMS AND METHODS FOR ENHANCED MANAGEMENT OF HOME EQUITY-BACKED CREDIT
SYSTEMES ET PROCÉDES DE GESTION AMÉLIORÉE DU CRÉDIT GARANTIS PAR L'AVOIR
PROPRE**

Patent Applicant/Inventor:

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(Residence), US (Nationality)

O'MALLEY Ronald J, 21 Skyline Drive, Upper Saddle River, NJ 07458, US, US
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Legal Representative:

BARTHOLOMEW Steven R (agent), Hopgood, Calimafde, Judlowe & Mondolino, 60
East 42nd Street, New York, NY 10165, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200157709 A2 20010809 (WO 0157709)

Application: WO 2001US3215 20010131 (PCT/WO US0103215)

Priority Application: US 2000495647 20000201

Designated States: CN IN JP KR SG

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 5670

Fulltext Availability:

Detailed Description

Detailed Description

... be issued.

2 5 In operation, the system monitor, block 40, is linked via the
Internet to the equity position, block 10, the **credit reporting**
agencies (TRW, **Equifax**, **TransUnion**), block 30, and the information
from the real-estate value analysis. Only equity in the...

...420A.

Block 420 consists of the credit information obtained from credit
information suppliers like TRW, **Equifax**, and **TransUnion**. In addition,
real-estate value 2 0 analysis information will be electronically
collected to confirm...and approval process associated with the present
invention. The system monitor, block 40, receives the **on - line**
application, block 370. The system monitor, pulls
the **credit report** and history from three established credit sources,
FICO(**EXPERIAN** /TRW), block 290, EMERICA(EQUAFAX), block 290A and
BEACON(**TRANSUNION**), block 290B. Within the system monitor, the credit
2 0 history is compared and match...

6/3,K/10 (Item 10 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00752886

MORTGAGE AUCTION PROCESS MODEL

MODELE D'UN PROCESSUS D'ENCHERES HYPOTHECAIRES

Patent Applicant/Assignee:

REALESTATE COM INC, Atlanta Financial Center, Suite 150, 3333 Peachtree
Road, N.E., Atlanta, GA 30326, US, US (Residence), US (Nationality),
(For all designated states except: US)

Patent Applicant/Inventor:

KOLESZAR William, 2661 Fox Hills Drive, Decatur, GA 30033, US, US

(Residence), US (Nationality), (Designated only for: US)
BEALE Elsa, 1111 Dunbarton Trace, Atlanta, GA 30319, US, US (Residence),
US (Nationality), (Designated only for: US)
DANIELS Alan, Suite 400, 3333 Peachtree, Atlanta, GA 30326, US, US
(Residence), US (Nationality), (Designated only for: US)
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US (Nationality), (Designated only for: US)

Legal Representative:

MEHRMANN Michael J (agent), Morris, Manning & Martin, LLP, 1600 Atlanta
Financial Center, 3343 Peachtree Road NE, P.O. Box 550768, Atlanta, GA
30355, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200065516 A2 20001102 (WO 0065516)
Application: WO 2000US11897 20000428 (PCT/WO US0011897)
Priority Application: US 99131360 19990428

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 20897

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... hits "Save", the mortgage auction process routine 108 almost
simultaneously receives the submitted auction applications
electronically .

Step 1000 is followed by step 1002, in which the mortgage auction process
routine 108 orders **credit reports** for each borrower that submits an
auction application. By accepting and submitting the application,
borrowers...lender to specify his bidding criteria. This criteria
includes geographical region, loan amount, range of **credit score** ,
loan to value ratio, loan terms, and income verification.

27

FIGS. 14B-14C illustrate display screens 1460 for a sample **web** page
involving a lender's bidding criteria. Referring now to FIGS. 14B-14C,
the auction...

Claim

... obtaining a copy of your credit report from one of the major reporting
companies, including **Experian** . Trans-Union and **Equifax** I'd like to go
to Moqggge@Aqction now.

/ 57

ell

W-rAl Al Y...

6/3,K/11 (Item 11 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00563459 **Image available**

**METHOD AND APPARATUS FOR AN ACCOUNT LEVEL OFFER OF CREDIT AND REAL TIME
BALANCE TRANSFER**

**PROCEDE ET APPAREIL D'OFFRES DE CREDIT SELON LE SOLDE DU COMPTE ET DE
TRANSFERT DE SOLDE EN TEMPS REEL**

Patent Applicant/Assignee:

NEXTCARD INC,

Inventor(s):

LENT Jeremy R,

LENT Mary,

MEEKS Eric R,

CAI Yinzi,

COLTRELL Timothy J,

DOWHAN David W,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200026832 A1 20000511 (WO 0026832)

Application: WO 99US25084 19991025 (PCT/WO US9925084)

Priority Application: US 98185000 19981103

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG KZ MD RU TJ TM

AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM

GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 11530

Fulltext Availability:

Detailed Description

Claims

English Abstract

...and method are disclosed for presenting multiple custom offers to a credit applicant over a **network**. The method includes obtaining a **credit report** containing applicant data. A plurality of offers are presented to the applicant (1008). The plurality...

Detailed Description

... credit to an applicant based on information about the applicant obtained from one or more **credit reports** and for obtaining a real time balance transfer from the applicant.

2. Relationship to the Art

With the advent of **electronic** commerce on the Internet, applicants have begun to expect decisions that have historically required a...

...instant approval for credit is the difficulty of interfacing with the various credit bureau databases (**Equifax** , Trans Union, and **Experian**). Personal information must be entered by a party authorized by the credit bureaus to communicate...

...decisions on line. Such a system would be useful for conveniently obtaining a credit card **on line**. Automation of a process for obtaining a **credit report** and making an underwriting decision without human intervention would be beneficial because credit approval decisions ...

...embodiment, a method of presenting multiple custom offers to an applicant for credit over a **network** is disclosed. The method includes obtaining a **credit report** containing applicant data. A plurality of

offers are presented to the applicant. The plurality of...

Claim

1 A method of presenting multiple custom offers to an applicant for credit over a

network comprising:

obtaining a **credit report** containing applicant data;

presenting a plurality of offers to the applicant, the plurality of offers...

...5 . A method of presenting multiple custom offers to an applicant for credit over a

network comprising:

obtaining a **credit report** containing applicant data;

presenting a plurality of offers to the applicant, the plurality of offers...

...15 A system for presenting multiple custom offers to an applicant for credit over

a **network** comprising:

an underwriter configured to obtain a **credit report** containing applicant

data; present a plurality of offers to the applicant wherein the plurality of...

...a carrier wave for presenting multiple

custom offers to an applicant for credit over a **network** comprising:

program code operative to obtain a **credit report** containing applicant data;

program code operative to present a plurality of offers to the applicant

...

...code embodied therein for

presenting multiple custom offers to an applicant for credit over a

network

comprising:

program code operative to obtain a **credit report** containing applicant data;

program code operative to present a plurality of offers to the applicant

...

6/3,K/12 (Item 12 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00563458 **Image available**

METHOD AND APPARATUS FOR REAL TIME ON LINE CREDIT APPROVAL

PROCEDE ET APPAREIL D'APPROBATION DE CREDIT EN LIGNE EN TEMPS REEL

Patent Applicant/Assignee:

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US (Residence), US (Nationality)

Inventor(s):

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LENT Mary, 102 Edison Avenue, Corte Madera, CA 94025, US,

MEEKS Eric R, 153 Noe Street, San Francisco, CA 94114, US,

CAI Yinzi, 5460 Golubin Common, Fremont, CA 94555, US,

COLTRELL Timothy J, 2707 Deer Meadow Drive, Danville, CA 94506, US,

DOWHAN David W, 161 Palmer Avenue, Mountain View, CA 94043, US,

Legal Representative:

VAN PELT Lee (et al) (agent), Ritter, Van Pelt & Yi LLP, Suite 205, 4906
El Camino Real, Los Altos, CA 94022, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200026831 A1 20000511 (WO 0026831)
Application: WO 99US25083 19991025 (PCT/WO US9925083)
Priority Application: US 98185201 19981103
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 11824

Fulltext Availability:

Detailed Description
Claims

Detailed Description

... instant approval for credit is the difficulty of interfacing with the various credit bureau databases (**Equifax** , Trans Union, and **Experian**). Personal information must be entered by a party authorized by the credit bureaus to communicate...

...in real time. Such a system would be useful for conveniently obtaining a credit card **on line** . Automation of a process for obtaining a **credit report** and making

2

an underwriting decision without human intervention would be beneficial because credit approval...

Claim

CLAIMS

1 A method of providing real time approval of credit over a **network** comprising:
obtaining applicant data from an applicant;
processing the applicant data into a form suitable for directly obtaining a **credit report** from a credit bureau for the applicant;
obtaining a credit report having credit report data...

...to process, or reject, the applicant based on the applicant data prior to obtaining a **credit report** from a credit bureau for the applicant.

3 A method of providing real time approval of credit over a **network** as recited in claim 1 wherein the network is the Internet.

4 A method of providing real time approval of credit over a **network** as recited in claim 1 wherein analyzing the applicant data into a form suitable for directly obtaining a **credit report** from a credit bureau includes parsing the applicant data into fields.

37

. A method of providing real time approval of credit over a **network** as recited in claim 1 wherein analyzing the applicant data into a form suitable for directly obtaining a **credit report** from a credit bureau includes parsing the applicant data into fields and displaying those fields...

...duplication cutoff date.

9 A method of providing real time approval of credit over a **network** as recited in claim 1 wherein determining whether to accept the applicant based on the **credit report** data includes automatically accepting the applicant if the applicant has an applicant FICO score that...

...an acceptance threshold.

10 A method of providing real time approval of credit over a **network** as recited in claim 1 wherein determining whether to accept the applicant based on the **credit report** data includes automatically rejecting the applicant if the applicant has an applicant FICO score that...

...a rejection threshold.

11 A method of providing real time approval of credit over a **network** as recited in claim I wherein determining whether to accept the applicant based on the **credit report** data includes checking attributes of the credit bureau report when the applicant has an applicant...

...rejection threshold.

3 8

. A method of providing real time approval of credit over a **network** as recited in claim I further including obtaining a plurality of **credit reports** from a plurality of credit bureaus for the applicant.

13 A method of providing real...

...different credit bureaus.

14 A method of providing real time approval of credit over a **network** as recited in claim I wherein parsing the applicant data into fields suitable for directly obtaining a **credit report** from a credit bureau for the applicant further includes classifying portions of applicant data into...

...credit bureau for the applicant and to determine whether to accept the applicant using the **credit report** data.

20 A computer program for providing real time approval of credit over a **network** embodied on a carrier wave comprising:
program code operative to analyze the applicant data into...

6/3,K/13 (Item 13 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00535094 **Image available**

BILLING STATEMENT CUSTOMER ACQUISITION SYSTEM

SYSTEME D'ACQUISITION DE CLIENTS AU MOYEN D'UN DOCUMENT DE FACTURATION

Patent Applicant/Assignee:

WALKER ASSET MANAGEMENT LIMITED PARTNERSHIP,

Inventor(s):

TEDESCO Daniel E,

JORASCH James A,

WALKER Jay S,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9966446 A1 19991223
Application: WO 99US11037 19990519 (PCT/WO US9911037)
Priority Application: US 98100684 19980619
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
ES FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ
TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI
CM GA GN GW ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 6950
Fulltext Availability:
Detailed Description

Detailed Description

... may include multiple communication channels for simultaneous communication with more than one terminal and/or **server** . The communication port 250 can send and receive offer and account information from customers, offeror service providers and even **credit reporting** agencies, such as TRW and **Equifax** . Thus, customers can receive, review and pay their bills, and any associated acquisition offers, entirely...

6/3,K/14 (Item 14 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00338680 **Image available**

SYSTEM AND METHOD FOR ELECTRONIC SALE OF GOODS
SYSTEME ET PROCEDE POUR LA VENTE ELECTRONIQUE DE BIENS

Patent Applicant/Assignee:

CITIBANK N A,

Inventor(s):

MANDLER Maria M,
MCLAUGHLIN Ann P,
BATTENFELDER Robert R,
ROUEN James E,
ORBACH Levi Y,
BENSON Carol,
ENGBER Majorie,
NEVENS James E,
KRAJEWSKI William Joseph,
MOODY Carol A Baldwin,
FIGLIOZZI John P,
LUKE Keith W,
BLEMINGS Cornelia,
DIXON Kathleen M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9621192 A1 19960711

Application: WO 96US256 19960102 (PCT/WO US9600256)

Priority Application: US 95368290 19950104

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB
GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL
PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AZ BY
KZ RU TJ TM AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF CG
CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 12312

Fulltext Availability:

Detailed Description

Detailed Description

... a credit reporting agency, such as a Dun & Bradstreet(' report, a TRWO report, or an **EQUIFAXO** report, or by a combination of the above methods. Thus, each buyer 20 that registers...a function of the factors mentioned above, based on information provided by the buyer and **on line** credit information obtained from commercial **credit reporting** services, such as TRW@, **EQUIFAXO** and Dun & Bradstreet credit services. The risk classification can
23
also be obtained **on - line** directly from a commercial **credit report** , such as a Dun & BradstreetO **credit report** .

In

Set	Items	Description
S1	56347	CREDIT() (REPORT? OR SCORE? ?)
S2	0	AU=(SHAD H? OR SHAD, H?)
S3	4067	S1(5N) (ONLINE OR ON() LINE OR INTERNET OR INTRANET OR EXTRA-NET OR WEB? OR HOMEPAGE OR HOME() PAGE OR NETWORK? OR PORTAL? - OR WWW OR CYBER? OR LAN OR WAN OR ELECTRONIC? OR SERVER? OR V-IRTUAL?)
S4	309	S3(S) (HTML OR BROWSER? OR MARK() UP OR MARKUP() LANGUAGE? OR INTERFACE? OR GUI? ?)
S5	97	S4 NOT PY>1999
S6	42	RD (unique items)
? show file		
File	9:Business & Industry(R)	Jul/1994-2003/Dec 18 (c) 2003 Resp. DB Svcs.
File	15:ABI/Inform(R)	1971-2003/Dec 19 (c) 2003 ProQuest Info&Learning
File	16:Gale Group PROMT(R)	1990-2003/Dec 19 (c) 2003 The Gale Group
File	148:Gale Group Trade & Industry DB	1976-2003/Dec 18 (c) 2003 The Gale Group
File	160:Gale Group PROMT(R)	1972-1989 (c) 1999 The Gale Group
File	275:Gale Group Computer DB(TM)	1983-2003/Dec 19 (c) 2003 The Gale Group
File	621:Gale Group New Prod. Annou. (R)	1985-2003/Dec 18 (c) 2003 The Gale Group
File	636:Gale Group Newsletter DB(TM)	1987-2003/Dec 19 (c) 2003 The Gale Group
File	20:Dialog Global Reporter	1997-2003/Dec 19 (c) 2003 The Dialog Corp.
File	476:Financial Times Fulltext	1982-2003/Dec 19 (c) 2003 Financial Times Ltd
File	610:Business Wire	1999-2003/Dec 19 (c) 2003 Business Wire.
File	613:PR Newswire	1999-2003/Dec 19 (c) 2003 PR Newswire Association Inc
File	624:McGraw-Hill Publications	1985-2003/Dec 18 (c) 2003 McGraw-Hill Co. Inc
File	634:San Jose Mercury	Jun 1985-2003/Dec 18 (c) 2003 San Jose Mercury News
File	810:Business Wire	1986-1999/Feb 28 (c) 1999 Business Wire
File	813:PR Newswire	1987-1999/Apr 30 (c) 1999 PR Newswire Association Inc

6/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2003 Resp. DB Svcs. All rts. reserv.

2683408 Supplier Number: 02683408 (USE FORMAT 7 OR 9 FOR FULLTEXT)
CHL: 10,000 Web Customers
(Countywide's wholesale division reports over 10,000 brokers customers using the website; prepares version 5.0, which has new enhancement and a unique feature)
National Mortgage News, v 24, n 15, p 1+
December 27, 1999
DOCUMENT TYPE: Journal ISSN: 1050-3331 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 671

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...3/1, 5/1, 7/1 and 10/1 fixed-period adjustable rate mortgages.

CWBC **interfaces** with any loan origination system that has the ability to **interface** with Fannie Mae's Desktop Underwriter. following instructions provided when a user clicks the upload...

...information gathered with most loan-origination software can be transferred to the system without rekeying. **Electronically** retrieving a three-file merged **credit report**, the system analyzes borrower information and returns a derision in minutes.

Headquartered in Calabasas, CA...

6/3,K/2 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2003 Resp. DB Svcs. All rts. reserv.

2552041 Supplier Number: 02552041 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The Credit Network creates a link with Eastern Software
(The Credit Network interfaced its TCNLink mortgage credit reporting system with Eastern Software's Empower software)
Origination News, v 8, n 11, p 63
August 1999
DOCUMENT TYPE: Journal ISSN: 1083-8481 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 338

(USE FORMAT 7 OR 9 FOR FULLTEXT)

(The Credit Network interfaced its TCNLink mortgage credit reporting system with Eastern Software's Empower software)

TEXT:
FRAMINGHAM, MA -- The Credit **Network** has **interfaced** its TCNLink mortgage **credit reporting** system with Eastern Software's Empower software.

The interface will enable Empower users to obtain...

6/3,K/3 (Item 3 from file: 9)
DIALOG(R)File 9:Business & Industry(R)

(c) 2003 Resp. DB Svcs. All rts. reserv.

2444652 Supplier Number: 02444652 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Bank One Woos Small Biz With 14 On-Line Services
(Bank One focusing on small business customers; expects 500,000 customers to be banking online by year's end)
FutureBanker, v 3, n 4, p 49
April 1999
DOCUMENT TYPE: Journal ISSN: 1092-9061 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 670

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...small business customer is speed and an easy-to-read format--for less than \$15. **On - line credit reports** are accessible to customers via Netscape Navigator or Microsoft Internet Explorer **browsers** .

Since Bank One launched consumer on-line banking in 1997, some 300,000 customers are...

6/3,K/4 (Item 4 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
(c) 2003 Resp. DB Svcs. All rts. reserv.

1789317 Supplier Number: 01789317 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Dun & Bradstreet Launches European Credit Reports On Web
(Dun & Bradstreet is providing Internet access to its database of risk management reports about UK and European firms)
Newsbytes News Network, p N/A
April 09, 1997
DOCUMENT TYPE: Journal ISSN: 0983-1592 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 466

ABSTRACT:

...reports available over the Internet, providing access to its database of company financial information and **credit reports** through a standard **Web browser** , officials claim. Company officials said D&B Internet Access provides access to risk management reports...

...account with User ID and Password, a Web connection, and a Secure Socket Layer enabled **browser** .

6/3,K/5 (Item 5 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
(c) 2003 Resp. DB Svcs. All rts. reserv.

1648992 Supplier Number: 01648992 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Dynatek's "MorVision" field-tested by Crossland
(Dynatek Inc has an installed client base of over 300 customers and 4,000 users for its mortgage lending financial software products)
Origination News, v 6, n 1, p 36
October 1996
DOCUMENT TYPE: Journal ISSN: 1083-8481 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 588

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...re-keying of information.

Through on-line interfaces, rate information, discount points, loan programs and **credit reports** can be received within minutes.

On - line access to agencies can reduce underwriting approval time from days to minutes.

Other features included...

6/3,K/6 (Item 1 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

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01878988 05-29980

Internet lending is for real

Myer, Warren H

Mortgage Banking v59n11 PP: 20-32 Aug 1999

ISSN: 0730-0212 JRNL CODE: MOB

WORD COUNT: 4237

...TEXT: to our survey indicated they would like the ability to communicate with vendors over the **Internet** and order appraisals, **credit reports**, flood certifications and other reports. Respondents stressed the need for an industry XML (extensible **markup language**) standard, the creation of online EDI (electronic data interchange) networks and the acceptance of electronic...

6/3,K/7 (Item 2 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

(c) 2003 ProQuest Info&Learning. All rts. reserv.

01686900 03-37890

Minimizing the guesswork in risk

Demery, Paul

Credit Card Management v11n5 PP: 88 Aug 1998

ISSN: 0896-9329 JRNL CODE: CCM

WORD COUNT: 674

...TEXT: consulting at Orange, Calif.-based Experian.

San Diego-based HNC Software, a specialist in neural- **network** technology, and **credit - reporting** bureau Equifax Inc. in Atlanta have formed an alliance to develop enhanced bankruptcyscoring models that, for example, will **interface** HNC's ProfitMax transaction-based bankruptcy predictor with Equifax' Navigator credit data-based bankruptcy scoring...

6/3,K/8 (Item 3 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

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01664927 03-15917

Putting Web Apps To The Stress Test

Frook, John Evan

InternetWeek n712 PP: 25-28 Apr 27, 1998
ISSN: 1096-9969 JRNL CODE: CWE

ABSTRACT: In 1997, the outages of **online** bookseller Amazon.com, **credit - reporting** service TRW, and top **online** stock brokerages underscored what can happen when Web sites do not work. According to Michael...

... its paces. Rational Software Corp. has a suite of products increasingly used to test Web **interfaces** and servers, and RSW Software Inc. offers the Web Studio and Web Analyst testing products.

6/3,K/9 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01470413 01-21401

Mortgage interface aids Home Savings Bank

Marlin, Steven

Bank Systems & Technology v34n8 PP: 21 Aug 1997

ISSN: 1045-9472 JRNL CODE: BSE

WORD COUNT: 237

ABSTRACT: In order to enable mortgage lenders to communicate with suppliers of mortgage services - such as **credit reports**, titles, appraisals and taxes - using **electronic** data interchange (EDI), FiTECH Systems Lending Division has released the EDI Tool Kit. With the...

...Tool Kit, lenders using FiTECH's Mortgage Lending System can create ANSI X12-compliant EDI **interfaces** with any supplier, eliminating the cost of custom programming.

6/3,K/10 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01295878 99-45274

The on-line sleuth

Greco, Susan

Inc. v18n14 PP: 88-89 Oct 1996

ISSN: 0162-8968 JRNL CODE: INO

WORD COUNT: 954

...TEXT: report is free. Dun & Bradstreet's Online Access (<http://www.dbisna.com/dbis/product/secure.html>) provides short reports on 10 million U.S. companies, many of them privately held-but no credit ratings. (D&B subscribers can get full **credit reports on - line** for around \$30.)

Real-time research. Getting news about small private competitors can be daunting...

6/3,K/11 (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00873164 95-22556

The revolution in mortgage origination

Propper, Mindy S; Furino, Richard D
Mortgage Banking v54n9 PP: 64-74 Jun 1994
ISSN: 0730-0212 JRNL CODE: MOB
WORD COUNT: 3822

...TEXT: of a credit report using a credit bureau-defined request format.
With this type of **electronic interface**, a **credit report** can be
obtained and incorporated into the loan application within minutes.

Without an electronic interface...

6/3,K/12 (Item 7 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00788833 94-38225

Mortgage lenders get wired

Muolo, Paul
United States Banker v103n11 PP: 47-48 Nov 1993
ISSN: 0148-8848 JRNL CODE: USI
WORD COUNT: 1507

...TEXT: two minutes."

Like Countrywide, the technology that B.F. Saul uses allows underwriters to
interface **electronically** with **credit reports** that can be accessed
over the phone lines and fed directly into a desktop computer...

6/3,K/13 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07604796 Supplier Number: 58673123 (USE FORMAT 7 FOR FULLTEXT)

CHL: 10,000 Web Customers.

KERSNAR, SCOTT
National Mortgage News, v24, n15, p1
Dec 27, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 684

... 3/1, 5/1, 7/1 and 10/1 fixed-period adjustable rate mortgages.
CWBC **interfaces** with any loan origination system that has the
ability to **interface** with Fannie Mae's Desktop Underwriter, following
instructions provided when a user clicks the upload...

...information gathered with most: loan origination software can be
transferred to the system without rekeying. **Electronically** retrieving a
three-file merged **credit report**, the system analyzes borrower
information and returns a decision in minutes.

Headquartered in Calabasas, CA...

6/3,K/14 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

06886727 Supplier Number: 58307950 (USE FORMAT 7 FOR FULLTEXT)

**iCreditReport.com Changes Name To QSpace.com, Launches Y2K Credit Reports
Specials.**

Business Wire, p0387

Dec 20, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 383

... Inc. is the leader in online credit. The company, which was first to market consumer **credit reports** delivered over the **Internet**, gives consumers personalized tools to manage their personal credit online. QSpace has established strategic alliances...

...held and funded. For more information about QSpace, call 415/882-9597 or point your **browser** to www.qspace.com.

6/3,K/15 (Item 3 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2003 The Gale Group. All rts. reserv.

06807011 Supplier Number: 57561015 (USE FORMAT 7 FOR FULLTEXT)

The Bank of New York Introduces Another First-Internet Global Collections.

PR Newswire, p4793

Nov 15, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 377

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...of New York announced today that it has become the first bank to introduce a **browser**-based global collections service - Internet Global Collections. This follows its earlier success with Trade **Internet Query(SM)** for letter of **credit reporting**. **Internet** Global Collections now provides document forwarding and tracking, payment processing and reporting capabilities to over...

6/3,K/16 (Item 4 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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06771229 Supplier Number: 56079883 (USE FORMAT 7 FOR FULLTEXT)

Issuers Should Strive To Become E-Commerce Enablers.

Card News, v14, n19, pNA

Oct 6, 1999

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1246

... and mail back to the issuing institution.

A handful of issuers offer an online application **interface**. Only a couple offer instant decisioning and credit for cardholder applications online. About the same...

...to offer potential cardholders a dynamic up or down sell based on the customer's **credit score**.

This is using the **Internet** channel to its fullest potential - tailoring the product to fit the customer. The dynamic up...

6/3,K/17 (Item 5 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

06710182 Supplier Number: 56174836 (USE FORMAT 7 FOR FULLTEXT)
Southern Mortgage Reporting Provides Credit Reporting Interface to Loansoft Customers.

Business Wire, pl149
Oct 11, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 719

... a secure Internet VPN (virtual private network).
"SMR/INFO1 is the forerunner in providing secured **credit reporting** over the **Internet**. Employing a 3-Data Encryption Standard, a US government level security standard with 168 bit encryption code, the SMR/Loansoft **interface** met and exceeded security requirements mandated by Equifax, Experian and TransUnion for the delivery of...

6/3,K/18 (Item 6 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
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06710181 Supplier Number: 56174835 (USE FORMAT 7 FOR FULLTEXT)
SMR/Info1 Provides Real-Time Credit Reporting for RealEstate.com.

Business Wire, pl148
Oct 11, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 697

... into INFO1's pool of technology, SMR quickly implemented an enterprise-class, mission critical credit **interface** for RealEstate.com. The **interface** employs a secure TCP/IP socket connection facilitated over a secure Internet VPN (virtual private network). SMR/INFO1 is a leader in providing **credit reporting** over the **Internet**, and exceeds the security requirements mandated by Equifax, Experian and TransUnion for the delivery of...

6/3,K/19 (Item 7 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
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06617813 Supplier Number: 55682195 (USE FORMAT 7 FOR FULLTEXT)
Fannie Mae's MORNETPlus Users Can Access The Credit Network; MORNETPlus Users Get Expanded Access to Credit Information.

Business Wire, pl261
Sept 8, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 577

... credit reports and can begin work immediately to resolve any credit-related issues.
The Credit **Network** 's flagship **credit reporting** product, TCNLink

for Windows(tm), offers many enhanced credit report ordering features. The system's data entry **interface** operates within existing systems and requires no peripheral hardware. The program provides lenders seamless access...

6/3,K/20 (Item 8 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

06597408 Supplier Number: 55590918 (USE FORMAT 7 FOR FULLTEXT)
Factual Data Provides Direct Access to Fannie Mae's MORNETplus Network.
PR Newswire, p8063
August 30, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 438

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...today announced that, Factual Data and Fannie Mae have completed work on a direct connection **interface** to the MORNETPlus(R) network. With this development, Factual Data becomes one of 13 companies...

...the MORNETPlus network. This direct access allows Factual Data to provide lenders with merged mortgage **credit reports** via the **network**.

6/3,K/21 (Item 9 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
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06276507 Supplier Number: 54404313 (USE FORMAT 7 FOR FULLTEXT)
Consumer Awareness of Just-in-Time Credit Reports Soars As QSpace Sales Exceed the Quarter Million Mark.
PR Newswire, p2963
April 19, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 583

... that indicate steady growth in the number of consumers who want immediate access to their **credit reporting** information. Using QSpace's secure **Web** storefront, iCreditReport.com, to obtain personal credit reports and personal credit monitoring services, consumers have now purchased more than 250,000 **on - line credit reports**, delivered automatically to their **browsers** within seconds.

Since the iCreditReport.com site was introduced in 1997, QSpace continues to be...

6/3,K/22 (Item 10 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

05966275 Supplier Number: 53249377 (USE FORMAT 7 FOR FULLTEXT)
Infoseek and ConsumerInfo.Com Team Up to Provide Personalized Credit Information.
PR Newswire, p8257
Nov 23, 1998

Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 649

... give people substantially more control over their financial circumstances."

"We've enjoyed great success providing **credit reports** on the **Internet** and are especially excited to expand those services to the millions of web **browsers** who use Infoseek as a source for information; this is a great synergy," explained Ed...

6/3,K/23 (Item 11 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

05902873 Supplier Number: 53117446 (USE FORMAT 7 FOR FULLTEXT)
Industry Races the Clock on Year-2000 Readiness.(Brief Article)
Habal, Hala
American Banker, v163, n204, pNA
Oct 23, 1998
Language: English Record Type: Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal; Trade
Word Count: 382

... other credit bureaus, Credit Network must interface with many customer systems in order to transmit **credit reports electronically** .

At LoanSoft Inc., John Caner, chief operating officer, said, "We're a Microsoft shop with...

6/3,K/24 (Item 12 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05811310 Supplier Number: 50316771 (USE FORMAT 7 FOR FULLTEXT)
iCreditReport.com Offers Easy Access to Credit Reports for Yahoo! Finance Users
PR Newswire, p0915SFTU041
Sept 15, 1998
Language: English Record Type: Fulltext
Article Type: Article
Document Type: Newswire; Trade
Word Count: 739

... information over unsecured connections such as e-mail. In addition, iCreditReport.com does not store **credit reports** on its **servers** once the transaction is completed.

Additional Reports Plus Free Credit Analysis
Visitors to the Yahoo...

6/3,K/25 (Item 13 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

05778523 Supplier Number: 50267088 (USE FORMAT 7 FOR FULLTEXT)
The Credit Network Now Available from Fannie Mae's MORNETPlus.
Business Wire, p8271129

August 27, 1998
Language: English Record Type: Fulltext
Article Type: Article
Document Type: Newswire; Trade
Word Count: 428

... credit reports and can begin work immediately to resolve any credit-related issues.

The Credit **Network** 's flagship **credit reporting** product, TCNLink for Windows(tm), offers many enhanced credit report ordering features. The system's data entry **interface** operates within existing systems and requires no peripheral hardware. The program provides lenders seamless access...

...and Blended Reports for prequalification and low-documentation loan programs, and TCN's mid-range **credit report**, the Concorde.

About The Credit **Network**

With more than 300 clients nationally, The Credit Network has been serving the needs of...

6/3,K/26 (Item 14 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05767566 Supplier Number: 50254964 (USE FORMAT 7 FOR FULLTEXT)
Going Private (PART 2)
Lane, Carole
PC World, v16, n9, p114
Sept, 1998
Language: English Record Type: Fulltext
Article Type: Article
Document Type: Magazine/Journal; General Trade
Word Count: 2756

... and perseverance, you can use your browser to get your name off marketing lists and **online** directories, order your **credit report**, and fight spammers. Follow these links to download form letters you can send to credit...

6/3,K/27 (Item 15 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

05718352 Supplier Number: 50191745 (USE FORMAT 7 FOR FULLTEXT)
1The Credit Network Now Available from Fannie Mae's Desktop Underwriter.
Business Wire, p7231271
July 23, 1998
Language: English Record Type: Fulltext
Article Type: Article
Document Type: Newswire; Trade
Word Count: 505

... provide the necessary resolution to re-submit the loan back to Fannie Mae.

The Credit **Network** 's flagship **credit reporting** product, TCNLink for Windows(TM), offers many enhanced credit report ordering features. The system's data entry **interface** operates within existing systems and requires no peripheral hardware. The program provides lenders seamless

access...

...and Blended Reports for prequalification and low-documentation loan programs, and TCN's more detailed **credit report**, the Concorde.

About The Credit **Network**

With more than 500 clients nationally, The Credit Network has been serving the needs of...

6/3,K/28 (Item 16 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2003 The Gale Group. All rts. reserv.

05593451 Supplier Number: 48466440 (USE FORMAT 7 FOR FULLTEXT)

Framework, Inc. Announces MortgageMaker Loan Origination System Built with Forte

PR Newswire, p0504NEM001

May 4, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 602

... to support loan origination personnel as well as end-user retail customers. MortgageMaker(TM) provides **electronic interfaces** to external services including **credit reporting**. The system also provides integration with loan servicing and financial (GL) applications. MortgageMaker(TM) can...

6/3,K/29 (Item 17 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2003 The Gale Group. All rts. reserv.

04892433 Supplier Number: 47195808 (USE FORMAT 7 FOR FULLTEXT)

INDUSTRY BRIEFS:Data Available in Minutes.

Credit Risk Management Report, v7, n4, pN/A

March 10, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 74

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...based Loansoft Inc.'s SmartWorks 3.0 point-of-sale lending system now can access **credit reports** from The Credit **Network** (TCN) of Framingham, Mass. Loansoft customers can order a TCN credit report from the SmartCredit...

...three minutes. SmartWorks then repopulates the TCN credit data into the pre-qualification application. Smartworks **interfaces** with other major credit agencies. (Richard Downing, TCN, 800/877-5266.)

6/3,K/30 (Item 18 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2003 The Gale Group. All rts. reserv.

04884652 Supplier Number: 47184705 (USE FORMAT 7 FOR FULLTEXT)

Video-Driven Mortgage Lending Kiosk Makes Debut.

Business Wire, p03051046

March 5, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 674

... applications and all required loan documentation. Each kiosk features full compliance loan documentation; credit bureau **interfaces** with TRW, Transunion and Equifax; a central processing unit (CPU); an advanced video conferencing system...

...magnetic card stripe reader for major credit cards for purchasing appraisal and underwriting fees and **credit reports**; a laser printer; an **electronic** signature pad; an interactive speaker system; a hand-held telephone for privacy; and on-line...

6/3,K/31 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

10415917 SUPPLIER NUMBER: 21049056 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Going Private.(protecting your privacy online) (Internet/Web/Online Service Information) (Column)

Lane, Carole

PC World, v16, n9, p114(1)

Sep, 1998

DOCUMENT TYPE: Column

ISSN: 0737-8939

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 6737 LINE COUNT: 00510

... and perseverance, you can use your browser to get your name off marketing lists and **online** directories, order your **credit report**, and fight spammers. Follow these links to download form letters you can send to credit...

6/3,K/32 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

08123659 SUPPLIER NUMBER: 17385057 (USE FORMAT 7 OR 9 FOR FULL TEXT)
New Windows(R) Mortgage Software Introduced; Crossland Mortgage tests MorVision(sm) from Dynatek.

Business Wire, p9111092.

Sep 11, 1995

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 653 LINE COUNT: 00068

... Through multiple on-line interfaces, officers can receive rate information, discount points, loan programs and **credit reports** within minutes. **On - line** access to the agencies has the potential to reduce underwriting approval from several days to...

6/3,K/33 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

06709424 SUPPLIER NUMBER: 14467323 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Breaking barriers. (billing system technology) (includes related articles)

Marek, Sue
Cellular Marketing, v8, n8, p20(5)
August, 1993
ISSN: 0890-2402 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 2720 LINE COUNT: 00231

... Tracking which manages prospects through all phases until activation or denial of service; Credit Bureau **Interface** to link your office with the credit bureau to provide **on - line credit reports** ; Customer Care which encompasses all essential information needed to install a subscriber, activate for billing...

6/3,K/34 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

01899774 SUPPLIER NUMBER: 17930635 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The hot spot: the Credit Card Network. (Web site provides online repository for information includes links to credit card, electronic cash and credit report services) (Technology Information) (Brief Article)
Burek, John A.
Computer Shopper, v16, n3, p587(1)
March, 1996
DOCUMENT TYPE: Brief Article ISSN: 0886-0556 LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 299 LINE COUNT: 00028

TEXT:
...http://www.creditnet. com), an online repository for information and links related to credit cards, **electronic cash**, and **credit reporting** .

6/3,K/35 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

03526817 Supplier Number: 47285039 (USE FORMAT 7 FOR FULLTEXT)
These are the headlines and first paragraphs of each story, in order:
Newsbytes, pN/A
April 9, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; General Trade
Word Count: 3649

... Unit coin (the ECU, or Euro, as it is known).
56. Dun & Bradstreet Launches European **Credit Reports On Web** --
By Sylvia Dennis. Dun & Bradstreet (D&B) has made its UK and European risk management...

...of company financial information and credit reports can now be accessed through a standard Web **browser** , officials claim,

57. Newsbytes NewsReel - 12 Years Ago This Week -- By Nick Gorski.
Twelve years...

6/3,K/36 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

03262391 Supplier Number: 46694321 (USE FORMAT 7 FOR FULLTEXT)
FREQUENT FLYER PROGRAMS HELP LENDERS; REPORT PROVIDERS SOAR
Credit Risk Management Report, v6, n18, pN/A
Sept 9, 1996
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 277

... lending institutions that has joined American Airlines' AAdvantage Program for Mortgages, already selected The Credit **Network**, of Framingham, Mass., as its **credit reporting** provider. The institution needed an **interface** with its origination and processing system to ensure that the American Airlines/HomeSide Lending telephone...

6/3,K/37 (Item 3 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

03145774 Supplier Number: 46437414 (USE FORMAT 7 FOR FULLTEXT)
PERSONAL COMPUTER TIME REDUCED.
Credit Risk Management Report, v6, n11, pN/A
June 3, 1996
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 96

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...remotely by 15 minutes to 20 minutes per application with the Framingham, Mass.-based Credit **Network**'s TCNLink **credit reporting** software. The two-way communication program retrieves credit applications and sends them directly to lenders...

...optional laser printing and data entry screens for merged credit reports, among other features. The **interface** operates within existing

6/3,K/38 (Item 4 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

02724634 Supplier Number: 45527697 (USE FORMAT 7 FOR FULLTEXT)
New Mortgage Software Available.
Credit Risk Management Report, v5, n9, pN/A
May 8, 1995
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 144

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...up. WinMortgage offers a front-end point of sale module that can pull up merged **credit reports** through **electronic** data interchange (EDI), and drop the results into the program with little user interaction. It...

...is designed as an open system making use of Microsoft Corp.'s open database connectivity **interface**. (Bill Boyer, Windows Concepts, 800/946-9350)

6/3,K/39 (Item 1 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

07315435 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Byte Enterprises Announces New Interfaces With Fannie Mae And Freddie Mac
BUSINESS WIRE

September 20, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 921

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... underwriting service to gain approval of the three major credit repositories for the transmission of **credit reports** via the **Internet**. By accessing credit information directly from the repositories via Loan Prospector on the Internet, mortgage...

6/3,K/40 (Item 2 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

03842225 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Industry Races the Clock on Year-2000 Readiness

SECTION TITLE: Mortgages

HALA HABAL

AMERICAN BANKER , v163, p7

October 23, 1998

JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 376

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... other credit bureaus, Credit Network must interface with many customer systems in order to transmit **credit reports electronically**.

At LoanSoft Inc., John Caner, chief operating officer, said, "We're a Microsoft shop with...

6/3,K/41 (Item 3 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

02609181 (USE FORMAT 7 OR 9 FOR FULLTEXT)

iCreditReport.com Celebrates First Anniversary, Reaffirms Commitment to Online Privacy

BUSINESS WIRE

August 25, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 464

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... information over unsecured connections such as e-mail. In addition, iCreditReport.com does not store **credit reports** on its **servers** once the transaction is completed.

"We are revolutionizing everything people think about credit and

privacy...

6/3,K/42 (Item 4 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

02300804 (USE FORMAT 7 OR 9 FOR FULLTEXT)
(I tegan@thewarrengroup.com The Credit Network Now Available from Fannie
Mae's Desktop Underwriter
BUSINESS WIRE
July 23, 1998 12:14
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 500

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... for Windows(TM), offers many enhanced credit report ordering features. The system's data entry **interface** operates within existing systems and requires no peripheral hardware. The program provides lenders seamless access...

... and Blended Reports for prequalification and low-documentation loan programs, and TCN's more detailed **credit report**, the Concorde.

About The Credit **Network**

With more than 500 clients nationally, The Credit Network has been serving the needs of...

Set	Items	Description
S1	0	AU=(SHAD H? OR SHAD, H?)
S2	56	CREDIT() (REPORT? OR SCORE? ?)
S3	20	S2(20N) (ONLINE OR ON()LINE OR INTERNET OR INTRANET OR EXTR- ANET OR WEB? OR HOMEPAGE OR HOME()PAGE OR NETWORK? OR PORTAL? OR WWW OR CYBER? OR LAN OR WAN OR ELECTRONIC? OR SERVER? OR V- IRTUAL?)
S4	1	S3 AND (HTML OR BROWSER? OR MARK()UP OR MARKUP()LANGUAGE?)
S5	3	EQUIFAX? OR EXPERIAN? OR TRANSUNION?
S6	23	S3 OR S4 OR S5

? show file

File 344:Chinese Patents Abs Aug 1985-2003/Nov

(c) 2003 European Patent Office

File 347:JAPIO Oct 1976-2003/Aug(Updated 031202)

(c) 2003 JPO & JAPIO

File 350:Derwent WPIX 1963-2003/UD,UM &UP=200381

(c) 2003 Thomson Derwent

File 371:French Patents 1961-2002/BOPI 200209

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6/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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06256412 **Image available**
WORKING DATA PREPARING METHOD FOR METALLIC MATERIAL ORIGINAL PLATE, AND
MEMORY MEDIUM MEMORIZING WORKING DATA PREPARING PROGRAM

PUB. NO.: 11-197991 [JP 11197991 A]
PUBLISHED: July 27, 1999 (19990727)
INVENTOR(s): OE KENICHI
UEDA HIROTSUGU
APPLICANT(s): KOBE STEEL LTD
APPL. NO.: 10-302777 [JP 98302777]
FILED: October 23, 1998 (19981023)
PRIORITY: 26616 [JP 9726616], JP (Japan), February 10, 1997 (19970210)
INTL CLASS: B23Q-015/00; B21D-005/00; B21D-022/00; B21D-028/00

ABSTRACT

PROBLEM TO BE SOLVED: To promote automation and rationalization to increase productivity by sorting in rank working characteristic data, determined from respective metallic original plates in accordance with workability, to memorize the data.

SOLUTION: At first, working characteristic data are determined to manufactured metallic material original plates, and then the raw plates are sorted in rank in accordance with the workability of a work content from these working characteristic data to obtain rank data. Obtained rank data are memorized in a rank data memorizing means to work the metallic raw plates in a working process by using the rank data. Working conditions as working data are memorized in a working condition memorizing means from rank data sorted in rank, and the metallic original plates can be worked in the working process by using the working condition. Consequently work needing **experiance** and skill can be eliminated to increase work efficiency.

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6/5/2 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
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05925418 **Image available**
ILLUMINATION **EXPERIANCE** FACILITY

PUB. NO.: 10-208518 [JP 10208518 A]
PUBLISHED: August 07, 1998 (19980807)
INVENTOR(s): TAKAGI RYOICHI
UEDA YUMIKO
APPLICANT(s): SEKISUI HOUSE LTD [400217] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 09-009215 [JP 979215]
FILED: January 22, 1997 (19970122)
INTL CLASS: [6] F21S-001/00; H05B-037/02
JAPIO CLASS: 43.4 (ELECTRIC POWER -- Applications)

ABSTRACT

PROBLEM TO BE SOLVED: To assist in determining the disposition of a liminaire or the like by installing a light source continuously changing the illuminance on a closable room ceiling and disposing a power source

with a bulb color and a mellow white fluorescent lamp being mixed.

SOLUTION: A luminaire 5 incorporating a bulb color fluorescent lamp and a luminaire 6 incorporating a mellow white fluorescent lamp are mounted in the vicinity of a substantial center part of a ceiling 4 of a Japanese room 2. They are mounted so that a lamp 7 is slidable along a slide support frame 7a adjacent to the luminaire 6 and so that light emitting direction can be changed. An acrylic plate transmitting illumination light is mounted along the vicinity of a rim part of the ceiling 4. On the back side of the acrylic plate, a cylindrical fluorescent lamp 10 of a plurality of bulb color and a cylindrical fluorescent lamp 11 are mixed alternately and disposed. The lamps 10 and 11 are connected to a controller, and a light quantity of the lamps 10 and 11, that is, illuminance in the Japanese room 2 is continuously changed by means of this controller.

6/5/3 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015726911 **Image available**

WPI Acc No: 2003-789111/200375

XRPX Acc No: N03-632212

Credit reporting web site system generates and sends credit reports to users based on result of credit search obtained according to prescribed search criteria

Patent Assignee: FALCON GROUP CO INC (FALC-N)

Inventor: KNIPPLE T K; KNIPPLE W K; KUPCHYK K R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 2328001	A1	20010917	CA 2328001	A	20001212	200375 B

Priority Applications (No Type Date): US 2000528289 A 20000317

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
CA 2328001	A1	E 44	G06F-017/60	

Abstract (Basic): CA 2328001 A1

NOVELTY - A query system (12) upon receipt of a credit search request from a receiving system (10), performs credit search with respect to a database (4) based on a search criteria contained in the credit search request. A reporting system (13) generates and sends credit reports to users based on the result of credit search.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(1) computer system for producing credit reports; and

(2) method of providing credit reports.

USE - To request and receive **credit reports** on credit prospects in **electronic commerce**.

ADVANTAGE - Allows performing efficient and affordable credit assessment before new credit privileges are extended, in prompt and timely fashion, hence enables to use for the companies or individuals without large in-house accounting or computing resources to lessen their credit risk.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the **credit reporting web site system**.

user computer (1)

credit reporting web site (2)

web server (3)

credit database (4)

Internet (6)
receiving system (10)
query system (12)
reporting system (13)
pp; 44 DwgNo 1/5
Title Terms: CREDIT; REPORT; WEB; SITE; SYSTEM; GENERATE; SEND; CREDIT;
REPORT; USER; BASED; RESULT; CREDIT; SEARCH; OBTAIN; ACCORD; PRESCRIBED;
SEARCH; CRITERIA
Derwent Class: T01
International Patent Class (Main): G06F-017/60
International Patent Class (Additional): G06F-017/30; H04L-012/16
File Segment: EPI

6/5/4 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

015648999 **Image available**
WPI Acc No: 2003-711182/200367
XRPX Acc No: N03-568741

Credit data retrieval and reporting system, interacts with voice interface server which converts speech request from user to text data for processing, and retrieved credit score to speech as request response

Patent Assignee: DANAHER J T (DANA-I); DEPOW J (DEPO-I); MAXWELL M (MAXW-I); MEIZGER S (MEIZ-I)

Inventor: DANAHER J T; DEPOW J; MAXWELL M; MEIZGER S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030154162	A1	20030814	US 2002356267	P	20020211	200367 B
			US 2003364090	A	20030211	

Priority Applications (No Type Date): US 2002356267 P 20020211; US 2003364090 A 20030211

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030154162	A1	16	G06F-017/60	Provisional application	US 2002356267

Abstract (Basic): US 20030154162 A1

NOVELTY - A credit data retrieval system (50) access a credit data reporting system (20) and a credit scoring engine (25), to retrieve **credit report** data corresponding **credit score** of user, respectively, with respect to request from user. A voice interface **server** (30) which interacts with the retrieval system, converts speech request from user to text data for processing and retrieved **credit score** to speech as response to user request.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for user authentication facilitating method.

USE - For retrieving and reporting **credit score** using voice-based telephone **networks** e.g. cell phones, **web** phones, plain old telephone service (POTS), to identify theft or fraud.

ADVANTAGE - User easily access his credit score using voice-based devices. Since, theft or fraud is easily identified, the security is ensured.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of a credit data retrieval system.

credit data reporting unit (20)

credit scoring engine (25)

voice interface server (30)
credit data retrieval system (50)
pp; 16 DwgNo 1/6
Title Terms: CREDIT; DATA; RETRIEVAL; REPORT; SYSTEM; INTERACT; VOICE;
INTERFACE; SERVE; CONVERT; SPEECH; REQUEST; USER; TEXT; DATA; PROCESS;
RETRIEVAL; CREDIT; SCORE; SPEECH; REQUEST; RESPOND
Derwent Class: T01; W01; W04
International Patent Class (Main): G06F-017/60
File Segment: EPI

6/5/5 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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015648679 **Image available**

WPI Acc No: 2003-710862/200367

XRPX Acc No: N03-568438

**Loan rate analysis system for credit reporting and lending system,
has application server to determine an interest rate for the loan type
based on the accessed current interest rate information and the credit
score associated with the user**

Patent Assignee: DANAHER J T (DANA-I); DEPOW J (DEPO-I); MAXWELL M (MAXW-I)
; METZGER S (METZ-I)

Inventor: DANAHER J T; DEPOW J; MAXWELL M; METZGER S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030149659	A1	20030807	US 2002353919	P	20020131	200367 B
			US 2002404597	P	20020819	
			US 2003355755	A	20030131	

Priority Applications (No Type Date): US 2003355755 A 20030131; US
2002353919 P 20020131; US 2002404597 P 20020819

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030149659	A1		22	G06F-017/60	Provisional application US 2002353919

Provisional application US 2002404597

Abstract (Basic): US 20030149659 A1

NOVELTY - The server accesses a rate information system (40) for current interest rate information for at least one loan type, and determines an interest rate for the loan type based on the accessed information and the credit score associated with the user.

DETAILED DESCRIPTION - An application **server** (54) interacts with a user to obtain information allowing for the retrieval of **credit report** data, interact with a **credit reporting** bureau (20) to obtain the credit history data of the user. The **server** then transmits the obtained data to a scoring engine (25) to receive a **credit score** in return. An INDEPENDENT CLAIM is also included for an interest rate calculator interface.

USE - For credit reporting and lending system.

ADVANTAGE - Obtains more accurate inputs to provide an enhanced, industry-data driven approximation of the borrowing terms a particular consumer would expect in connection with different loan types e.g. home loans, car loans.

DESCRIPTION OF DRAWING(S) - The figure shows the functional block diagram of the computer network environment which includes a loan rate analysis system.

Credit reporting bureau (20)
Scoring engine (25)
Loan pricing system (35)
Rate information system (40)
Application server (54)
pp; 22 DwgNo 1/8

Title Terms: LOAN; RATE; ANALYSE; SYSTEM; CREDIT; REPORT; LENDING; SYSTEM;
APPLY; SERVE; DETERMINE; INTEREST; RATE; LOAN; TYPE; BASED; ACCESS;
CURRENT; INTEREST; RATE; INFORMATION; CREDIT; SCORE; ASSOCIATE; USER
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

6/5/6 (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015358171 **Image available**
WPI Acc No: 2003-419109/200339
Related WPI Acc No: 2002-340506
XRPX Acc No: N03-334496

Credit score **explanation method using Internet , involves**
recalculating simulated credit score and comparing with real credit
score of consumer, after which consumer is provided with range of
impacts

Patent Assignee: CRAWFORD S (CRAW-I); FLINT A (FLIN-I); HATCHER S A
(HATC-I); HILLESTAD K O (HILL-I); QUINN T J (QUIN-I); RAPAPORT M W
(RAPA-I); SIMON S A (SIMO-I); ST JOHN C L (SJOH-I); STEELE M S (STEE-I)
Inventor: CRAWFORD S; FLINT A; HATCHER S A; HILLESTAD K O; QUINN T J;
RAPAPORT M W; SIMON S A; ST JOHN C L; STEELE M S
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No Kind Date Applicat No Kind Date Week
US 20030046223 A1 20030306 US 2001790453 A 20010222 200339 B
US 2002183135 A 20020625

Priority Applications (No Type Date): US 2002183135 A 20020625; US
2001790453 A 20010222

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
US 20030046223 A1 21 G06F-017/60 CIP of application US 2001790453

Abstract (Basic): US 20030046223 A1

NOVELTY - The score simulator tool is provided using which a
simulated credit score that predicts real credit score of consumer is
generated. The characteristic is altered to reflect the selected
simulation when consumer selects a particular simulation option. The
simulated credit score is recalculated and compared with real credit
score of consumer, after which consumer is provided with a range of
impacts.

USE - For explaining **credit score** in connection with
application for credit related product and service such as loans, using
Internet .

ADVANTAGE - The effect of credit score and cost for credit related
product and services, are determined reliably based on various
hypothetical changes in credit behavior. Thus, enables consumer to
improve credit capacity, and to increase credit score.

DESCRIPTION OF DRAWING(S) - The figure shows a flow diagram showing
the accessing of credit bureau data through consumer **credit score**

explanation service web site.
pp; 21 DwgNo 1/9
Title Terms: CREDIT; SCORE; METHOD; SIMULATE; CREDIT; SCORE; COMPARE; REAL;
CREDIT; SCORE; CONSUME; AFTER; CONSUME; RANGE; IMPACT
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

6/5/7 (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015331860 **Image available**
WPI Acc No: 2003-392795/200337
XRPX Acc No: N03-313912

Deal structuring method in auto finance industry, involves structuring deal by server system based on credit worthiness of buyer and credit criteria

Patent Assignee: WESTLAKE SERVICES INC (WEST-N); DUKE M (DUKE-I); HAGAN K D (HAGA-I); NEWMARK B E (NEWM-I); VAGIM J G (VAGI-I)

Inventor: DUKE M; HAGAN K D; NEWMARK B E; VAGIM J G

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030041019	A1	20030227	US 2001312923	P	20010815	200337 B
			US 200243676	A	20020109	
CA 2396440	A1	20030215	CA 2396440	A	20020801	200337

Priority Applications (No Type Date): US 2001312923 P 20010815; US 200243676 A 20020109

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030041019	A1	116	G06F-017/60	Provisional application	US 2001312923

CA 2396440 A1 E G06F-017/60

Abstract (Basic): US 20030041019 A1

NOVELTY - A loan application is received from buyer and credit report is executed based on received loan application. The **credit report** is analyzed to evaluate the buyer's credit worthiness in relationship to the deal. The deal is structured by the **server** system based on buyer's credit worthiness and predetermined credit criteria.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) system for managing dealer transaction;
- (2) computer to manage dealer transaction;
- (3) computer program for processing and approving deals; and
- (4) database to manage dealer transaction.

USE - For processing and approving loans for automobile dealers on behalf of their buyers in auto finance industry.

ADVANTAGE - Increases the profitability of business entity in deal financing by streamlining the deal structuring process. Enables the lending process faster, more reliable, efficient and portable. Improves the dealer efficiency in structuring the deal.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart explaining the deal process between dealer and lender.

pp; 116 DwgNo 1/23

Title Terms: DEAL; STRUCTURE; METHOD; AUTO; FINANCIAL; INDUSTRIAL;
STRUCTURE; DEAL; SERVE; SYSTEM; BASED; CREDIT; BUY; CREDIT; CRITERIA
Derwent Class: S02; S03; T01; T03; T05; V05

International Patent Class (Main): G06F-017/60
International Patent Class (Additional): H04L-012/16
File Segment: EPI

6/5/8 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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015160216

WPI Acc No: 2003-220744/200321

XRPX Acc No: N03-176158

Online **auction user rating method in networked data processing system, involves combining personal information of web client with credit report to form user rating that is shared with auction web server**

Patent Assignee: INT BUSINESS MACHINES CORP (IBMC)

Inventor: DUTTA R; RAMAMOORTHY K

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030004855	A1	20030102	US 2001895097	A	20010629	200321 B

Priority Applications (No Type Date): US 2001895097 A 20010629

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030004855	A1		19	G06F-017/60	

Abstract (Basic): US 20030004855 A1

NOVELTY - The personal information such as name or address is transmitted from each of **web** clients to a registration **server**. The registration **server** obtains objective information such as **credit report** about **web** client from a **credit reporting** service. The registration **server** combines the personal information with **credit report** to form a user rating that is shared with auction **web server**.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) auction management method;
- (2) computer program product for rating online auction user; and
- (3) data processing system.

USE - For providing user rating service for online auctions through Internet in networked data processing system.

ADVANTAGE - The user's aggregate transaction and rating history are used at a number of sites by sharing user profile among online auction services. The new users are more fairly treated and the auction participants are prevented from inflating their ratings collusively.

pp; 19 DwgNo 0/12

Title Terms: AUCTION; USER; RATING; METHOD; DATA; PROCESS; SYSTEM;

COMBINATION; PERSON; INFORMATION; WEB; CLIENT; CREDIT; REPORT; FORM; USER
; RATING; SHARE; AUCTION; WEB; SERVE

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

6/5/9 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015148914 **Image available**
WPI Acc No: 2003-209441/200320
XRPX Acc No: N03-166956

Data elements modification monitoring system has memory storing computer program which comprises monitoring module for monitoring modification of each element in entries of database

Patent Assignee: CHAPMAN T F (CHAP-I); DODGE J L (DODG-I); MILLARD J T (MILL-I); SATTERFIELD M R (SATT-I); SMYTHE A C (SMYT-I); TRIGONOPLOS P S (TRIG-I); EQUIFAX INC (EQUI-N)

Inventor: CHAPMAN T F; DODGE J L; MILLARD J T; SATTERFIELD M R; SMYTHE A C; TRIGONOPLOS P S

Number of Countries: 100 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020169747	A1	20021114	US 2001852597	A	20010510	200320 B
WO 200291127	A2	20021114	WO 2002US14654	A	20020509	200320

Priority Applications (No Type Date): US 2001852597 A 20010510

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020169747	A1		25	G06F-007/00	
WO 200291127	A2	E		G06F-000/00	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

Abstract (Basic): US 20020169747 A1

NOVELTY - A **server** (12) has **credit reporting** database having entries with elements which are modified by a data collected from several **credit reporting** agencies. A memory stores computer program comprising a monitoring module which monitors modifications of each element and generates a credit report which is notified to the user.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) a data element modification monitoring method;
- (2) a computer readable medium storing data element modification monitoring program; and
- (3) a credit modification monitoring service provision method.

USE - For monitoring modification of data elements in database.

ADVANTAGE - The changes and modifications of the data elements are efficiently and effectively monitored.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic view of the data element modification monitoring system.

Server (12)

pp; 25 DwgNo 1/15

Title Terms: DATA; ELEMENT; MODIFIED; MONITOR; SYSTEM; MEMORY; STORAGE; COMPUTER; PROGRAM; COMPRISE; MONITOR; MODULE; MONITOR; MODIFIED; ELEMENT; ENTER; DATABASE

Derwent Class: T01

International Patent Class (Main): G06F-000/00; G06F-007/00

File Segment: EPI

6/5/10 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014867421 **Image available**

WPI Acc No: 2002-688127/200274

Method for checking company on internet selling market

Patent Assignee: NAT INFORMATION & CREDIT EVALUATION INC (NAIN-N)

Inventor: CHO S T; KIM S H; LEE J B; LEE J U; OH G G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002035375	A	20020511	KR 200065626	A	20001106	200274 B

Priority Applications (No Type Date): KR 200065626 A 20001106

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002035375	A	1	G06F-017/60	

Abstract (Basic): KR 2002035375 A

NOVELTY - A method for checking a company is provided to manufacture a sound Internet market place by supplying a system for confirming and certifying an objected company from a service supplying institution using the Internet when a member is joined and supplying the current credit state of the transaction partner from a service supplying institution using the Internet promptly when a commercial transaction is generated.

DETAILED DESCRIPTION - A member registration client connects to a selling server(S100). The member registration client registers data for a company confirmation service in a credit confirmation server(S500). The credit confirmation server verifies as to a member approval or not for a company confirmation service supply using the registered data(S600). The verified result is transmitted to the selling server(S700). In case that a credit inquiry of a specific company is requested from a credit confirmation client after transmitting the verified result, credit information of the specific company as basic credit information, a company **on - line credit report**, and a company credit investigation report is supplied.

pp; 1 DwgNo 1/10

Title Terms: METHOD; CHECK; COMPANY; SELL; MARKET

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

6/5/11 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014834572 **Image available**

WPI Acc No: 2002-655278/200270

XRPX Acc No: N02-517776

Declined credit application recycling method in electronic credit request system, involves generating masked credit report and credit score for borrower, based on which received credit application is analyzed

Patent Assignee: FEBONIO S A (FEBO-I); ROSS D A (ROSS-I); TALBOT K L (TALB-I)

Inventor: FEBONIO S A; ROSS D A; TALBOT K L

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020069159	A1	20020606	US 2000730483	A	20001205	200270 B

Priority Applications (No Type Date): US 2000730483 A 20001205

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
US 20020069159 A1 11 G06F-017/60

Abstract (Basic): US 20020069159 A1

NOVELTY - The credit application from a borrower is analyzed based on the generated masked credit report and credit score. Based upon lender's criteria for extending credit to the borrower, the credit application is declined and transmitted along with the credit report and credit score to a credit request recycling processor (100).

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Declined credit application recycling apparatus;
- (2) Computer program product for recycling declined credit applications; and
- (3) Computer data signal comprising code segment for recycling declined credit applications.

USE - For recycling declined credit applications for home mortgages, automobile loans, credit cards, equity loans, etc., in electronic credit request system in banks; leasing company, mortgage company, insurance company, etc., through internet.

ADVANTAGE - Enhances customer relationship management by satisfying customer need when the lender does not have a compatible product available. Allows lender to maintain ongoing relationship with declined customer and to earn a commission on any downstream sales of credit products.

DESCRIPTION OF DRAWING(S) - The figure shows a computer system implementing recycling of declined credit application.

Credit request recycling processor (100)

pp; 11 DwgNo 1/5

Title Terms: CREDIT; APPLY; RECYCLE; METHOD; ELECTRONIC; CREDIT; REQUEST; SYSTEM; GENERATE; MASK; CREDIT; REPORT; CREDIT; SCORE; BASED; RECEIVE; CREDIT; APPLY; ANALYSE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

6/5/12 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014797654 **Image available**

WPI Acc No: 2002-618360/200266

XRFX Acc No: N02-489528

Customer private information anonymity method for real time business, involves deleting customer identifying information such as address in data file using trusted entity before sending to vendor

Patent Assignee: ELLIS C V (ELLI-I); GAZELLE SYSTEMS INC (GAZE-N)

Inventor: ELLIS C V

Number of Countries: 100 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020091650	A1	20020711	US 2001758058	A	20010109	200266 B
WO 200256267	A2	20020718	WO 2002US423	A	20020109	200266

Priority Applications (No Type Date): US 2001758058 A 20010109

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
US 20020091650 A1 9 G06F-017/60
WO 200256267 A2 E G07F-019/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU
ZA ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

Abstract (Basic): US 20020091650 A1

NOVELTY - A data file consisting of a sales transaction information without customer identification number such as credit card number is sent to a vendor. The vendor adds private information associated with customer identifying information such as address to the data file. The data file is sent to a trusted entity which deletes the customer identifying information.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for customer private information anonymity system.

USE - For anonymity private information of customer using vendor, customer identifier or trusted entity of **credit reporting** company which are sent to marketers, retailers over **Internet** for real-time business transaction.

ADVANTAGE - Enables marketers/retailers to obtain consumer data without knowing consumers private information. Therefore, consumer's private information are protected.

DESCRIPTION OF DRAWING(S) - The figure shows a schematic diagram of customer private information anonymity system using trusted entity as intermediate.

pp; 9 DwgNo 1/1

Title Terms: CUSTOMER; PRIVATE; INFORMATION; METHOD; REAL; TIME; BUSINESS;
DELETE; CUSTOMER; IDENTIFY; INFORMATION; ADDRESS; DATA; FILE; ENTITY;
SEND; VENDING

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60; G07F-019/00

File Segment: EPI

6/5/13 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014596216 **Image available**

WPI Acc No: 2002-416920/200244

XRPX Acc No: N02-328080

**Allowing transactions between consumers and service providers e.g.
between creditors and lenders allowing them to interact in secure and
neutral environment**

Patent Assignee: CREDITMINDERS INC (CRED-N); HILLESTAD W E (HILL-I); HILLS
C F (HILL-I); RITZEMA R J (RITZ-I); SHIELDS D P (SHIE-I)

Inventor: HILLESTAD W E; HILLS C F; RITZEMA R J; SHIELDS D P

Number of Countries: 097 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200231727	A1	20020418	WO 2001US30435	A	20010928	200244 B
AU 200211292	A	20020422	AU 200211292	A	20010928	200254
US 20030208412	A1	20031106	WO 2001US30435	A	20010928	200374
			US 2003344085	A	20030206	

Priority Applications (No Type Date): US 2000239184 P 20001009; US
2003344085 A 20030206

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200231727 A1 E 53 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200211292 A G06F-017/60 Based on patent WO 200231727

US 20030208412 A1 G06F-017/60

Abstract (Basic): WO 200231727 A1

NOVELTY - A credit marketplace **web** site is built, through which members receive **credit reports** and may use these reports to extend anonymous credit requests. Lenders can filter the credit requests using criteria by which they will determine which offers are suitable for potential review. The extension of a credit offer by a Lender to the Member causes the Lender to be charged a transaction fee.

USE - For allowing the transactions between a buyer of credit (Member) with a seller of credit (Lender).

ADVANTAGE - Allows Members and Lenders to interact in a secure and neutral environment.

DESCRIPTION OF DRAWING(S) - The drawing shows a flow diagram of the components of the method.

pp; 53 DwgNo 3/17

Title Terms: ALLOW; TRANSACTION; CONSUME; SERVICE; ALLOW; INTERACT; SECURE; NEUTRAL; ENVIRONMENT

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

6/5/14 (Item 12 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014585074 **Image available**

WPI Acc No: 2002-405778/200243

XRPX Acc No: N02-318599

On-line real estate information aggregation system compares search criteria with news and research information stored in data source connected to property services server platform

Patent Assignee: GEN ELECTRIC CAPITAL CORP (GENE); JACOBSON J (JACO-I); SEGAL R (SEGA-I)

Inventor: JACOBSON J; SEGAL R

Number of Countries: 099 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200241115	A2	20020523	WO 2001US47209	A	20011119	200243 B
AU 200230679	A	20020527	AU 200230679	A	20011119	200261
US 20030036963	A1	20030220	US 2000252016	P	20001120	200316
			US 2001766760	A	20010122	

Priority Applications (No Type Date): US 2001766760 A 20010122; US 2000252016 P 20001120

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200241115 A2 E 72 G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZM

ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

AU 200230679 A G06F-000/00 Based on patent WO 200241115

US 20030036963 A1 G06F-017/60 Provisional application US 2000252016

Abstract (Basic): WO 200241115 A2

NOVELTY - System comprises client computers connected to the Internet, a property services **server** platform connected to a data source hosting a research market module accessing information on available properties and markets, plus a **credit reports** module, a news and analysis module and an order available reports module. The research market and news and analysis modules receive client computer search criteria, compare the criteria with stored information and provide it to the client computer if it matches.

DETAILED DESCRIPTION - There is an INDEPENDENT CLAIM for a method of aggregating real estate information content for the Internet.

USE - System is for aggregating real estate information content providers into a central research center to support on-line transactions.

ADVANTAGE - System improves efficiency in leasing, financing etc. and enables participants to share information.

DESCRIPTION OF DRAWING(S) - The figure shows a functional process map of the system.

pp; 72 DwgNo 3a/4

Title Terms: ON-LINE; REAL; ESTATE; INFORMATION; AGGREGATE; SYSTEM; COMPARE
; SEARCH; CRITERIA; NEWS; RESEARCH; INFORMATION; STORAGE; DATA; SOURCE;
CONNECT; PROPERTIES; SERVICE; SERVE; PLATFORM

Derwent Class: T01

International Patent Class (Main): G06F-000/00; G06F-017/60

File Segment: EPI

6/5/15 (Item 13 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014585070

WPI Acc No: 2002-405774/200243

XRPX Acc No: N02-318595

Global financing server automatically processes customer credit applications from vendors over a communications network has a credit scorer to evaluate an application against credit from different credit suppliers

Patent Assignee: HELLER FINANCIAL INC (HELL-N)

Inventor: BARRY J

Number of Countries: 097 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200241109	A2	20020523	WO 2001US44150	A	20011114	200243 B
AU 200217862	A	20020527	AU 200217862	A	20011114	200261

Priority Applications (No Type Date): US 2000715958 A 20001115

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200241109 A2 E 28 G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR

IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
AU 200217862 A G06F-000/00 Based on patent WO 200241109

Abstract (Basic): WO 200241109 A2

NOVELTY - A financing application for a customer is received over a computer **network**, such as the **Internet**, from a vendor and credit information is gathered about the customer and the application is automatically **credit scored** and a price determined for the credit. The credits may be obtained from suppliers in different countries and the system operates in different currencies and languages for applications from different countries.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for a method of automatically processing a vendor financing application.

USE - Financing credit purchases for many different countries.

ADVANTAGE - The system operates globally for both customers and credit suppliers.

pp; 28 DwgNo 0/4

Title Terms: GLOBE; SERVE; AUTOMATIC; PROCESS; CUSTOMER; CREDIT; APPLY; VENDING; COMMUNICATE; NETWORK; CREDIT; SCORE; EVALUATE; APPLY; CREDIT; CREDIT; SUPPLY

Derwent Class: T01

International Patent Class (Main): G06F-000/00

File Segment: EPI

6/5/16 (Item 14 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014519803 **Image available**

WPI Acc No: 2002-340506/200238

Related WPI Acc No: 2003-419109

XRPX Acc No: N02-267669

Credit scores **explanation method for serving consumers and business players using extranet / Internet, involves accepting consumer reason codes and scores for accessed information to provide explanation report**

Patent Assignee: FAIRISAAC & CO INC (FAIR-N)

Inventor: FLINT A; LEAR D; ST JOHN C

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 2354442	A1	20020201	CA 2354442	A	20010726	200238 B
GB 2370138	A	20020619	GB 200118792	A	20010801	200240

Priority Applications (No Type Date): US 2001790453 A 20010222; US 2000222205 P 20000801

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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CA 2354442	A1	E	29	G06F-017/60	
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GB 2370138	A			G06F-017/30	
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Abstract (Basic): CA 2354442 A1

NOVELTY - A website containing informative resources, for-pay services and **extranet / Internet** functions is provided and the consumer access to general and personal information in informative resources is offered. The consumer **credit scores** and reason codes are accepted in interactive or batch modes to provide explanation report to consumers.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) Credit score explanation service;

(b) Credit score processing method;

(c) Credit score delivery method

USE - For explaining credit scores to serve consumers and traditional players in the financial services industry including financial counselors, mortgage brokers, direct lenders, large national credit issuers, third-party credit report re-sellers, information seekers such as press, consumer groups and government agencies.

ADVANTAGE - The consumers, consumer groups and press are educated by offering access to exceptionally high-quality information both general and personal about practices of collection, storing, reporting and evaluating consumer credit data.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram depicting credit score explanation service.

pp; 29 DwgNo 1/7

Title Terms: CREDIT; SCORE; METHOD; SERVE; CONSUME; BUSINESS; PLAY; ACCEPT; CONSUME; REASON; CODE; SCORE; ACCESS; INFORMATION; REPORT

Derwent Class: T01

International Patent Class (Main): G06F-017/30; G06F-017/60

International Patent Class (Additional): H04L-012/16

File Segment: EPI

6/5/17 (Item 15 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014385028 **Image available**

WPI Acc No: 2002-205731/200226

XRPX Acc No: N02-156700

On-line credit services brokering by filtering application data to perform underwriting evaluation and preparing a list of qualified credit options

Patent Assignee: LIVECAPITAL INC (LIVE-N)

Inventor: BEG M M; GROSSMAN D D; MEYERS J M

Number of Countries: 094 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200180123	A1	20011025	WO 2001US11668	A	20010409	200226 B
AU 200153332	A	20011030	AU 200153332	A	20010409	200226

Priority Applications (No Type Date): US 2000549822 A 20000414

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200180123 A1 E 71 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200153332 A G06F-017/60 Based on patent WO 200180123

Abstract (Basic): WO 200180123 A1

NOVELTY - An applicant (303) submits a message containing application data to a broker (305), requesting credit history from **on - line** credit history databases maintained by a credit bureau (311). A **credit score** is calculated for the applicant, before performing an underwriting evaluation process that compares applicant characteristics against underwriting criteria for credit options offered by the broker, in order to produce a response for the applicant.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for

- (1) a computer readable medium with instructions.
- (2) a method of communicating between client and server computers.
- (3) a method of providing business credit over a network.
- (4) a computer data signal in a carrier wave.
- (5) server computer apparatus.
- (6) server computer system.

USE - Automatic business credit approval.

ADVANTAGE - Simplified data entry to automate necessary brokering tasks.

DESCRIPTION OF DRAWING(S) - The drawing shows a sequence of messages exchanged

Applicant (303)

Broker (305)

Credit bureau (311)

pp; 71 DwgNo 3B/11

Title Terms: LINE; CREDIT; SERVICE; FILTER; APPLY; DATA; PERFORMANCE;

EVALUATE; PREPARATION; LIST; QUALIFY; CREDIT; OPTION

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

6/5/18 (Item 16 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014213264 **Image available**

WPI Acc No: 2002-033961/200204

XRPX Acc No: N02-026165

Affordability based online purchasing system, enables to input personal information and credit card information of buyer from credit reporting agency to determine financial state of buyer for product

Patent Assignee: BENNETT J D (BENN-I); WINSLADE C C (WINS-I)

Inventor: BENNETT J D; WINSLADE C C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010047307	A1	20011129	US 2000190825	A	20000321	200204 B
			US 2000214136	A	20000626	
			US 2000214183	A	20000626	
			US 2001808717	A	20010314	

Priority Applications (No Type Date): US 2001808717 A 20010314; US

2000190825 P 20000321; US 2000214136 P 20000626; US 2000214183 P 20000626

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 20010047307	A1		37	G06F-017/60	Provisional application US 2000190825
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Provisional application US 2000214136

Provisional application US 2000214183

Abstract (Basic): US 20010047307 A1

NOVELTY - A web server allows a buyer to review the product information being offered for sale by running **browser** software. The computer enables to input personal information and credit card information of the buyer from an credit reporting agency to determine the financial state of the buyer for the product.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for product financing facilitation method.

USE - For purchasing products, among various lenders, sellers of goods and services, based on affordability using Internet.

ADVANTAGE - Selects specific goods or services and associated financing, arrange for delivery of goods or services and completes the transaction in single section, without wasting time or efforts of sellers in attempting to sell goods or services to buyers who are unable to gain financing.

DESCRIPTION OF DRAWING(S) - The figure shows the flow diagram of the operation of online purchasing system.

pp; 37 DwgNo 2/19

Title Terms: BASED; PURCHASE; SYSTEM; ENABLE; INPUT; PERSON; INFORMATION; CREDIT; CARD; INFORMATION; BUY; CREDIT; REPORT; AGENT; DETERMINE; FINANCIAL; STATE; BUY; PRODUCT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

6/5/19 (Item 17 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013991252 **Image available**

WPI Acc No: 2001-475467/200151

XRPX Acc No: N01-351971

On-line consumer credit data reporting system for providing a credit checking service for financial institutions

Patent Assignee: DUHON E M (DUHO-I); CONSUMER CREDIT ASSOC INC (CONS-N)

Inventor: DUHON E M

Number of Countries: 001 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010011245	A1	20010802	US 9895779	A	19980611	200151 B
US 6311169	B2	20011030	US 9895779	A	19980611	200172

Priority Applications (No Type Date): US 9895779 A 19980611

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 20010011245	A1		26	G06F-017/60	
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US 6311169	B2			G06G-007/52	
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Abstract (Basic): US 20010011245 A1

NOVELTY - The consumer credit information data base (112) is controlled by a computerized system which stores current consumer credit information, as well as historical credit data information. The computerized system is programmed to present current and historical credit data information to on-line users (104,105) so that better assessments can be made as to the credit worthiness of a consumer.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for a method of programming a computerized system to provide screen displays of consumer credit information.

USE - For **on - line consumer credit reporting**.

ADVANTAGE - The system provides an improved graphical user interface that provides the credit history information in an efficient and understandable manner.

DESCRIPTION OF DRAWING(S) - The figure shown is a block diagram of the software functions.

GUI clients (105)

data base (112)

clients (104)

pp; 26 DwgNo 2/17

Title Terms: LINE; CONSUME; CREDIT; DATA; REPORT; SYSTEM; CREDIT; CHECK; SERVICE; FINANCIAL; INSTITUTION

Derwent Class: T01
International Patent Class (Main): G06F-017/60; G06G-007/52
File Segment: EPI

6/5/20 (Item 18 from file: 350)
DIALOG(R) File 350: Derwent WPIX
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013966960 **Image available**
WPI Acc No: 2001-451174/200148
XRPX Acc No: N01-334071

Electronic financing system for obtaining loan approvals for purchasing automobiles, has qualification module that determines if buyer is qualified for loan on first or second vehicle

Patent Assignee: AUTOBYTEL.COM INC (AUTO-N)
Inventor: WALKER T
Number of Countries: 093 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200109787	A2	20010208	WO 2000US19745	A	20000719	200148 B
AU 200062250	A	20010219	AU 200062250	A	20000719	200148

Priority Applications (No Type Date): US 99364672 A 19990730

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
WO 200109787	A2	E	18 G06F-017/60	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200062250 A G06F-017/60 Based on patent WO 200109787

Abstract (Basic): WO 200109787 A2

NOVELTY - The electronic financing system (10) has a qualification module that has computer readable instructions responsive to the buyer not qualifying for a loan on the first vehicle to substitute a second vehicle to be processed, and to determine if the buyer qualifies for a loan on the second vehicle.

DETAILED DESCRIPTION - An electronic vehicle loan application is used to permit entry of loan data and first vehicle data in the **electronic** financing system. A **credit score** module has computer readable instructions for accepting and processing the loan data in accordance with a predetermined credit score formula to provide a credit score for the buyer. The qualification module has computer readable instructions for processing the credit score and the first vehicle data in accordance with the qualification criteria of the first lender. An INDEPENDENT CLAIM is also included for the computerized method in approving vehicle loan application.

USE - For obtaining loan approvals for purchasing automobiles. Can be used on e.g. local area network, wide area network, Internet, world wide web, public Internet, private Internet, private computer network, secure Internet, private network, public network, value-added network.

ADVANTAGE - Designed to transmit, process and approve electronic loan applications on-line. Has computer program modules configured to reside on an addressable storage medium operably connected to one or more microprocessors. Enables buyer to compare term, interest rate and penalty clauses of each loan in order to select the most advantageous loan program.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the electronic financing system.

Electronic financing system (10)

pp; 18 DwgNo 1/4

Title Terms: ELECTRONIC; SYSTEM; OBTAIN; LOAN; PURCHASE; AUTOMOBILE;

QUALIFY; MODULE; DETERMINE; BUY; QUALIFY; LOAN; FIRST; SECOND; VEHICLE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

6/5/21 (Item 19 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013824082 **Image available**

WPI Acc No: 2001-308294/200132

XRPX Acc No: N01-220623

Method for obtaining information for applying for a mortgage over an on-line network involves sending mortgage application over on-line network to mortgage service having all parties necessary for quick mortgage decision

Patent Assignee: KARKUKLY M (KARK-I); KARKUKLY N (KARK-I)

Inventor: KARKUKLY M; KARKUKLY N

Number of Countries: 093 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200127832	A1	20010419	WO 2000US27599	A	20001006	200132 B
AU 200078656	A	20010423	AU 200078656	A	20001006	200147
EP 1242941	A1	20020925	EP 2000968792	A	20001006	200271
			WO 2000US27599	A	20001006	

Priority Applications (No Type Date): US 99158143 P 19991008

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
WO 200127832	A1	E	48 G06F-017/60	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200078656 A G06F-017/60 Based on patent WO 200127832

EP 1242941 A1 E G06F-017/60 Based on patent WO 200127832

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

Abstract (Basic): WO 200127832 A1

NOVELTY - In the method for applying for a mortgage over a network, a realtor (342) enters the buyer's (340) information into a computer and sends the information over the **network** to a mortgage service. The mortgage service obtains the buyer's (340) **credit reports** and incorporates the credit with the information. A decision maker receives the information and the credit reports and either grants a mortgage commitment (346) or denies the buyer's (340) mortgage application. The buyer (340) is informed of the decision over the network. Once the buyer (340) meets the conditions of the mortgage commitment (346), the mortgage service provides a final underwriting for the mortgage.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for a system for applying for a mortgage over a network and a computer readable medium bearing instruction for obtaining information for applying for a

mortgage over the network.

USE - For facilitating mortgage banking and related real estate services on-line.

ADVANTAGE - Provides on-line mortgage service with other related real estate services so that a buyer can complete a mortgage application on-line with the on-line mortgage service providing a decision on a conditional mortgage within a short time, e.g. two hours from receiving the application. All parties necessary to complete the real estate purchase are available on-line, thus allowing the whole real estate transaction to be completed in a short time, e.g. 48 hours from filing of the mortgage application.

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of an exemplary closing process.

pp; 48 DwgNo 8/14

Title Terms: METHOD; OBTAIN; INFORMATION; APPLY; LINE; NETWORK; SEND; APPLY ; LINE; NETWORK; SERVICE; PARTY; NECESSARY; QUICK; DECIDE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

6/5/22 (Item 20 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013193959 **Image available**

WPI Acc No: 2000-365832/200031

XRPX Acc No: N00-273735

Credit offer extension method for e-commerce using Internet , involves presenting several offers derived from applicant data in credit report , to the applicant

Patent Assignee: NEXTCARD INC (NEXT-N)

Inventor: CAI Y; COLTRELL T J; DOWHAN D W; LENT J R; LENT M; MEEKS E R

Number of Countries: 085 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200026832	A1	20000511	WO 99US25084	A	19991025	200031 B
AU 200012331	A	20000522	AU 200012331	A	19991025	200040
US 6324524	B1	20011127	US 98185000	A	19981103	200175
EP 1196883	A1	20020417	EP 99971553	A	19991025	200233
			WO 99US25084	A	19991025	
AU 762068	B	20030619	AU 200012331	A	19991025	200351

Priority Applications (No Type Date): US 98185000 A 19981103

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200026832 A1 E 64 G06F-017/60

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200012331 A Based on patent WO 200026832

US 6324524 B1 G06F-017/60

EP 1196883 A1 E G06F-017/60 Based on patent WO 200026832

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE

AU 762068 B G06F-017/60 Previous Publ. patent AU 200012331
Based on patent WO 200026832

Abstract (Basic): WO 200026832 A1

NOVELTY - Several offers derived from applicant data in a credit report, are presented to the applicant. The offers include different financial incentives. The financial incentives include cash back on purchases and favorable interest rates.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) system for presenting multiple custom offers to an applicant;

(b) custom offer presenting program

USE - For e-commerce applications.

ADVANTAGE - Allows credit report to be obtained without human intervention.

DESCRIPTION OF DRAWING(S) - The figure shows flow chart illustrating the process of providing custom offer to an applicant.
pp; 64 DwgNo 10A/14

Title Terms: CREDIT; OFFER; EXTEND; METHOD; PRESENT; OFFER; DERIVATIVE; DATA; CREDIT; REPORT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

6/5/23 (Item 21 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012687254 **Image available**

WPI Acc No: 1999-493363/199941

XRPX Acc No: N99-367501

Educational kit used for teaching paleontology to child

Patent Assignee: SMITH L J (SMIT-I)

Inventor: SMITH L J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5941712	A	19990824	US 97959010	A	19971028	199941 B

Priority Applications (No Type Date): US 97959010 A 19971028

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5941712	A		7	G09B-025/00	

Abstract (Basic): US 5941712 A

NOVELTY - One replica of a dinosaur skeleton and a paleontology tool are accommodated in the pockets (41,44), sleeves (42,43) and backpack flap (45) of a backpack type container (30). The replica of the dinosaur skeleton includes number of dinosaur bone replica segments connected together using a releasable fastener, a ball and a socket, a flange and a socket, a hinge and a square joint.

USE - Used for teaching paleontology to child. Can be used in beach, camping trips, party game, school.

ADVANTAGE - Enhances hands-on **experiance** of children regarding the activities and equipment for actual exploration and excavation of dinosaur skeleton in the field. Offers portable, washable and non-breakable educational kit with improved safety for children. Can be carried easily since it is portable.

DESCRIPTION OF DRAWING(S) - The figure shows the illustration of the arrangement of tool replicas and associated materials in a backpack type container.

Backpack type container (30)

Pockets (41,44)

Sleeves (42,43)
Backpack flap (45)
pp; 7 DwgNo 4/5
Title Terms: EDUCATION; KIT; TEACH; CHILD
Derwent Class: P36; P85
International Patent Class (Main): G09B-025/00
International Patent Class (Additional): A63F-009/10; A63H-003/16
File Segment: EngPI

Set	Items	Description
S1	0	AU=(SHAD H? OR SHAD, H?)
S2	480	CREDIT() (REPORT? OR SCORE? ?)
S3	68	S2(15N) (ONLINE OR ON()LINE OR INTERNET OR INTRANET OR EXTR- ANET OR WEB? OR HOMEPAGE OR HOME()PAGE OR NETWORK? OR PORTAL? OR WWW OR CYBER? OR LAN OR WAN OR ELECTRONIC? OR SERVER? OR V- IRTUAL?)
S4	7	S3 AND (HTML OR BROWSER? OR MARK()UP OR MARKUP()LANGUAGE? - OR INTERFACE? OR GUI? ?)
S5	47	S3 NOT PY>1999
S6	49	S4 OR S5
S7	45	RD (unique items)

? show file

File 2:INSPEC 1969-2003/Dec W1
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(c) 2003 The HW Wilson Co.

File 233:Internet & Personal Comp. Abs. 1981-2003/Jul
(c) 2003, EBSCO Pub.

File 474:New York Times Abs 1969-2003/Dec 18
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7/5/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

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5181177

Title: View from a high seat [executive information systems]

Author(s): O'Connor, R.

Journal: CA Magazine vol.100, no.1074 p.30-2

Publisher: Inst. Chartered Accountants Scotland,

Publication Date: Jan. 1996 Country of Publication: UK

CODEN: ACMAEC ISSN: 0001-4761

SICI: 0001-4761(199601)100:1074L:30:VFHS;1-2

Material Identity Number: 0959-96001

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Executive information systems (EIS) have been a part of the business world for a decade or so. But they have not caused a great deal of excitement. The development and spread, of powerful personal computers has made it possible to disseminate high quality information instantly to whoever it might be needed by in an organisation. The increasingly competitive nature of business, particularly in the international arena, has made it vital that decisions be based on the latest data. And the changing shape-or flattening out-of organisations themselves has devolved more of this time sensitive decision making down to the middle levels of management. CIS allows a company to draw data from a number of internal sources and turn it into a tangible whole which can then be subject to close analysis. It goes beyond the traditional reporting systems, which tended to rely solely on financial information. EIS can tap such sources as personal records, production figures and incoming and outgoing electronic mail. It automatically creates a hierarchical structure that will take in all of the electronic information that the company has been building up over the years. Eventually EIS will be able to make full use of external sources of data, such as the **Internet** and **online credit reports**, while drawing simultaneously on a range of databases. (0 Refs)

Subfile: D

Descriptors: management information systems; microcomputer applications

Identifiers: executive information system; EIS; business world; personal computers; high quality information; competitive nature; international arena; time sensitive decision making; CIS; internal sources; personal records; production figures; electronic mail; hierarchical structure; electronic information; Internet; **online credit reports**

Class Codes: D2010 (Business and professional)

Copyright 1996, IEE

7/5/2 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

4463937 INSPEC Abstract Number: B9310-6210K-001, C9310-7210-001

Title: CCN Business Information: testdrive

Journal: Online/CD-ROM Business Information p.105-19

Publication Date: June 1993 Country of Publication: UK

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P); Product Review (R)

Abstract: CCN Business Information is part of CCN Systems, a large information services company. In 1984 it purchased a viewdata-based online credit information service. From the start, it was aimed squarely at the end-user, providing easy menu access and a simple charging procedure. In 1993, CCN began to offer ASCII VT emulation as an alternative to the viewdata system. Within the TotalData 2000 concept, CCN has integrated all

its Business Information online and software services under a single system, including its Business Information services. CCN Business Information provides commercial **credit reporting** services on businesses in over 170 countries. The company is also the British member of **Internet**, the European business information partnership, providing detailed assessments of commercial organisations in 14 European countries. (0 Refs)

Subfile: B C

Descriptors: credit transactions; financial data processing; information services; viewdata

Identifiers: online credit information service; CCN Business Information; large information services company; end-user; easy menu access; charging procedure; ASCII VT emulation; viewdata system; TotalData 2000 concept; Business Information online; commercial credit reporting services; Internet; European business information partnership; commercial organisations; European countries

Class Codes: B6210K (Viewdata and teletext); C7210 (Information services and centres); C7120 (Finance)

7/5/3 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

04347170 INSPEC Abstract Number: B9303-6210L-104, C9303-7120-018

Title: Providing services to users through data networks : a case study of a credit reporting company

Author(s): Gastley, J.; Snyder, C.A.; Sankar, C.S.

Author Affiliation: Auburn Univ., AL, USA

Journal: Journal of Database Management vol.3, no.4 p.18-26

Publication Date: Fall 1992 Country of Publication: USA

ISSN: 1063-8016

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Providing credit information about people to corporate customers is a growth business in the US. The authors discuss the network of a company that collects information about the credit history of customers and provides it to lending and credit companies, life and health insurance companies, property and casualty insurance companies. The accuracy of the information is critical and also speed is essential in responding to queries. This company has developed a technology center to capture, process, and distribute this information. This company has been expanding and modifying its network to place itself in the forefront with regards to information technology. (4 Refs)

Subfile: B C

Descriptors: computer networks; credit transactions; database management systems

Identifiers: data networks; case study; credit reporting company; credit information; corporate customers; credit history; credit companies; health insurance companies; casualty insurance companies; technology center; information technology

Class Codes: B6210L (Computer communications); C7120 (Finance); C5620 (Computer networks and techniques); C6160 (Database management systems (DBMS))

7/5/4 (Item 4 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

04339484 INSPEC Abstract Number: C9303-7250C-005

Title: New venues for Textline. Reuter Textline goes up on DIALOG,

Data-Star, Mead, MAID, and Global Scan

Author(s): Ojala, M.

Journal: Database Searcher vol.8, no.8 p.18-21, 25-6, 28-30

Publication Date: Oct. 1992 Country of Publication: USA

CODEN: DASEE5 ISSN: 0891-6713

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P); Product Review (R)

Abstract: Where should you go to search Textline? It probably depends on whether you prefer one host over another. If you like OneSearch better than Star-Search, you will love DIALOG's Textline. If you favor searching by date rather than by geography, you'll search Data-Star. If you want all your international sources covered in a single database, you'll head over to Mead's WORLD version. of Textline. If you like the idea of searching Predicasts and Textline in tandem but resist learning two 'separate but equal' indexing schemes, you'll love MAID's Newsline offering. As for Global Scan, you need to withhold judgement until Textline is actually **online**. Presumably, its value will be as an adjunct to a **credit report**. There no longer exists a generic Textline product. The actual information is different-different by design, different in flavor. Depending on the search request itself, one version may work better than another. The choice is yours. (3 Refs)

Subfile: C

Descriptors: bibliographic systems; information retrieval system evaluation

Identifiers: Mead Data Central; database versions; Reuter Textline; DIALOG; Data-Star; MAID; Global Scan; OneSearch; Star-Search; international sources; WORLD version; Predicasts; indexing schemes; Newsline

Class Codes: C7250C (Bibliographic systems)

7/5/5 (Item 5 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

03900865 INSPEC Abstract Number: C91043011

Title: For the record: information on individuals

Author(s): Paul, N.

Author Affiliation: Miami Herald, FL, USA

Journal: Database vol.14, no.2 p.15-23

Publication Date: April 1991 Country of Publication: USA

CODEN: DTBSDQ ISSN: 0162-4105

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Due to the increased accessibility to public records and information about individuals being provided by both government agencies and online services various data can easily be gathered on an individual. The author gives an example of this and considers the rise in public records access. She limits the discussion to the kinds of records that are available to searchers through commercially provided direct dial access. She also considers government public records how the information is accessed, types of information **online** and limitations to the use of government records database. She studies similar aspects concerning **credit reports** and lists eight database services that provide public records information.

Subfile: C

Descriptors: financial data processing; government data processing; information retrieval; information services; public administration

Identifiers: national credit network; public records; online services; direct dial access; government public records; credit reports; database services

Class Codes: C7130 (Public administration); C7250 (Information storage

and retrieval); C7120 (Finance)

7/5/6 (Item 6 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

03598262 INSPEC Abstract Number: D90001117

Title: Email blooms in Boston

Author(s): Schultz, B.

Journal: Bank Systems + Technology vol.26, no.12 p.32-8

Publication Date: Dec. 1989 Country of Publication: USA

ISSN: 1045-9472

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Bank of Boston Corp. plans on putting a rich medley of gateway services in its backbone computer network over the next year or two in order to build Fastmail, an enterprise-wide electronic mail system expected to raise the bank's productivity and lay the foundation for new employee and customer services. Some applications Fastmail will feature when it is enterprise-wide are already available to some of the bank's computer users. Projected Fastmail applications include: an internal videotext service that would give Bank of Boston employees online access to manuals, various kinds of directories, current financial data notices and library services; interconnection with the systems of outside contractors, vendors and customers; **electronic credit report** distribution to all Bank of Boston offices worldwide. (0 Refs)

Subfile: D

Descriptors: banking; electronic mail

Identifiers: computer network; Fastmail; electronic mail system; internal videotext service; Bank of Boston; **electronic credit report** distribution

Class Codes: D4020 (Electronic mail); D2050E (Banking)

7/5/7 (Item 7 from file: 2)

DIALOG(R)File 2:INSPEC

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03003414 INSPEC Abstract Number: D87002852

Title: Sourcing companies information

Author(s): Walsh, B.

Journal: Accountancy vol.100, no.1129 p.148, 150

Publication Date: Sept. 1987 Country of Publication: UK

CODEN: ACTYAD ISSN: 0001-4664

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Standing record data, i.e. background information about a company, including address, date of incorporation, and line of business, is now readily available **on - line** for all UK companies on a live register. Added to this, financial results and **credit reports** can also be found for the most significant companies. Selection criteria between the different databases vary from size to client interest. Each database also differs in the fields that are included. Some have more financial data, others more detail on such subjects as trading or directorships. The speed with which an answer can be reached on-line means that it has become much easier, and in some cases cheaper, to obtain financial data on all companies of interest. In many cases the results can be displayed and printed immediately.

Subfile: D

Descriptors: database management systems; finance

Identifiers: on line services; companies information; UK companies; financial results; credit reports; databases

Class Codes: D2010 (Business and professional); D2050 (Financial applications); D2080 (Information services and database systems)

7/5/8 (Item 1 from file: 99)

DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs

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1847402 H.W. WILSON RECORD NUMBER: BAST99012682

Check out job applicants using the Web--but be careful

Perry, Phillip M;

Chemtech v. 29 no2 (Feb. '99) p. 45-6

DOCUMENT TYPE: Feature Article ISSN: 0009-2703 LANGUAGE: English

RECORD STATUS: Corrected or revised record

ABSTRACT: Advice on preemployment background checks is given. Preemployment background checks can save businesses from hiring bad employees, but previous employers are reluctant to disclose anything beyond dates of employment because of the fear that their departed employees will sue them for damaging, inaccurate statements. The World Wide Web provides online employee-screening services offering background checks that include credit reports, criminal conviction records, compensation claims, court judgments, lawsuits, personal address histories, and many other reports. If these services are used correctly, they can save an employer from hiring individuals with bogus resumes or dangerous backgrounds, but if used improperly, they can lead to lawsuits for violation of federal law, employment discrimination, or invasion of privacy. Information on what the law requires in this regard is provided. DESCRIPTORS: World Wide Web; Recruiting of employees; Employment references;

7/5/9 (Item 2 from file: 99)

DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs

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1229937 H.W. WILSON RECORD NUMBER: BAST95025511

Internet: the network of networks

Compressed Air v. 100 (Apr./May '95) p. 14-17

DOCUMENT TYPE: Feature Article ISSN: 0010-4426 LANGUAGE: English

RECORD STATUS: New record

ABSTRACT: The Internet's global popularity and rapid growth have been compared to the 1950s evolution of the U.S. interstate highway system of roadways. Almost a million users log onto the Internet on a daily basis. More than 25,000 intertwined computer networks supply electronic forums, breaking news, electronic mail (e-mail), and commercial information to an estimated 20 million end users. Analysts have predicted that the Internet will accommodate 100 million users by the year 2000. The Internet offers fast, cheap ways of transferring computer files, such as text documents, technical drawings, images, weather maps, fax documents, credit reports, real estate listings, games, breaking news wire reports, and e-mail. Networking technology encourages faster academic collaboration, thereby taking scholarship to new levels. Many employers assume that applicants who apply for jobs advertised in an Internet Usenet group possess the high-tech skills required.

DESCRIPTORS: Internet; Local area networks;

7/5/10 (Item 3 from file: 99)

DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs
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1199344 H.W. WILSON RECORD NUMBER: BAST94067997

Software law: retrospect and prospect

Trubow, George B;

IEEE Software v. 11 (Nov. '94) p. 97-8

DOCUMENT TYPE: Feature Article ISSN: 0740-7459 LANGUAGE: English

RECORD STATUS: New record

ABSTRACT: The software law issues that have gained attention since 1991, and those likely to be important in the future, are discussed. In the area of privacy, issues relating to e-mail, caller ID, computer-based psychological testing, U.S. privacy policy, and cordless telephones have been reported. Employee and employer rights to software were discussed, as were **networks** and **electronic** information systems. Possible future issues in information technology will be the Fair **Credit Reporting** Act, the Federal Privacy Commission, employee monitoring and surveillance, health-care information, telecommunications reform and privacy, the Clipper Chip, and driver-record privacy.

DESCRIPTORS: Right of privacy; Computer software industry--Laws and regulations;

7/5/11 (Item 1 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00627759 01IT04-031

Standards committee issues draft of XBRL for financial statements

Information Today , April 1, 2001 , v18 n4 p37, 1 Page(s)

ISSN: 8755-6286

Company Name: International Accounting Standards Committee

URL: <http://www.iasc.org.uk>

Product Name: XBRL for Financial Statements

Languages: English

Document Type: Product Announcement

Geographic Location: United States

Announces that London-based International Accounting Standards Committee (011) has produced a draft taxonomy of eXtensible Business Reporting Language (XBRL) for review by the other members of the XBRL.org Committee. Says the taxonomy is an XML-based specification for financial information in the commercial and industrial sectors. Notes the benefits of using XBRL tagging include a streamlined financial reporting process, a technology-independent platform, full interoperability, and reliable extraction of financial information. Adds that data is captured only once, and can be rendered in any form, including print, **HTML** , **electronic** filings, and specialized reporting formats such as **credit reports** or load documents. (jc)

Descriptors: Financial Statements; Standards; XML; Accounting

Identifiers: XBRL for Financial Statements; International Accounting Standards Committee

7/5/12 (Item 2 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00537652 99IE06-010

**Startup's sales lead management product has broad reach over the Net --
Crossing company boundaries to monitor channel performance**

Carr, David F

Internet World , June 7, 1999 , v5 n21 p22, 25, 2 Page(s)

ISSN: 1081-3071

Company Name: MarketSoft

URL: http://www.marketsoft.com

Product Name: eLeads

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Discusses eLeads, a sales lead management product from MarketSoft Corp. of Lexington, MA. Says it routes sales leads over the Internet, qualifying leads and feeding them directly into Siebel System Inc.'s 99 client or sending notifications to an e-mail account, **Web** page, or pager. Says it qualifies leads by attaching relevant information, such as **credit reports** , and assigning a score to each lead. Notes that salespeople can personalize their account on the system to page them for particularly hot leads, but use a different means of notification for cooler ones. Says the problem MarketSoft targets is not new or Web-specific - just more acute in the age of e-business. Cites Howard Berg, former VP of CRM at Compaq, now president of Berkley Enterprise Partners Inc. ``They do a good job of distribution of leads through the Internet, so you don't need anything proprietary - just a **browser** will get you in.'' (XG8)

Descriptors: Sales; Internet; Management; Marketing

Identifiers: eLeads; MarketSoft

7/5/13 (Item 3 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00534897 99SO05-015

PC security, part III -- Holding on to your identity

Cahlin, Michael

Smart Computing in Plain English , May 1, 1999 , v10 n5 p74-77, 4
Page(s)

ISSN: 1093-4170

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Offers the third part of a four-part series on security, focusing on the growing crime of identity theft by offering advice on protection. Offers detailed suggestions on how to limit exposure to theft, such as being aware of **online** purchases, monitoring the mail, checking **credit reports** , closing open accounts, shredding personal information documents, and taking immediate action if theft is suspected. Recommends encrypting e-mail, using code names instead of e-mail address, assuming the boss reads all mail sent, considering using a site that hides return e-mail addresses on messages, calling agencies and telling them not to sell personal information, checking privacy policies, clearing search histories, buying from high-profile merchants, being aware of cookies, and using good judgement. Includes three screen displays. (bjp)

Descriptors: Privacy; Security; Trends; Computer Instruction

7/5/14 (Item 4 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00525565 99IO02-004

Credit checking on demand -- Jo Lyon talks to Equifax about a recently launched Web -Based international credit report service

Lyon, Jo

Information World Review , February 1, 1999 , n144 p10, 1 Page(s)

ISSN: 0950-9879

Company Name: Equifax

URL: <http://www.equifax.co.uk>

Product Name: Global Scan

Languages: English

Document Type: Articles, News & Columns

Geographic Location: Great Britain

Reports that Global Scan, an **online** service providing **credit reports** on over nine million companies in 200 countries, can also provide reports **online** for companies in countries that are not online. States that reports ordered online are forwarded to the relevant partner and returned to the customer's online mailbox area. Explains that the partners were chosen carefully based on quality and timeliness of their reports. Remarks that different filing requirements in different countries makes standardization difficult without limiting the information. Declares the challenge of building the technical infrastructure was eased by putting the entire report index on Equifax's server. Points out the target market is import/export companies who are in growing need of a service such as this. Mentions that currently the service is only available to subscribers although pay-as-you-go is a subscription option. Includes one photo. (AMF)

Descriptors: Financial Statements; International Commerce; Infrastructure

Identifiers: Global Scan; Equifax

7/5/15 (Item 5 from file: 233)

DIALOG(R) File 233:Internet & Personal Comp. Abs.

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00522808 99CR01-210

Merisel embraces channel with financing, business arm

Campbell, Scott

Computer Reseller News , January 18, 1999 , n825 p60, 1 Page(s)

ISSN: 0893-8377

Company Name: Merisel; Channel Financial Services; Dun & Bradstreet

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Reports that Merisel Inc. of El Segundo, CA launched a new financing company, Channel Financial Services Inc., to provide resellers with financing and business services. Explains that the company can help resellers secure opportunities above their regular credit limits. Mentions that the new financial services include: Merisel Direct Ship, which offers the reseller commission while the distributor bill, ships, and collects from the end user; the Reseller Support Program, which offers unlimited credit based on the credit worthiness of the end user; long-term financing; a 32 percent discount on **credit reports** from Dun & Bradstreet Corp. of Murray Hill, NJ; a financial services **Web** site; and loans secured by inventory or accounts receivable. Includes one sidebar. (amg)

Descriptors: Corporate Strategy; Finances; Value Added Reseller; Web Sites; Corporate Information

Identifiers: Merisel; Channel Financial Services; Dun & Bradstreet

7/5/16 (Item 6 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00522677 99PM01-002

Backdoor fortune -- This VISA card is different. And it may turn out to be a backdoor way to make online banking go

Taylor, Wendy; Jerome, Marty
PC Computing , January 1, 1999 , v12 n1 p67, 1 Page(s)
ISSN: 0899-1847
Company Name: NextCard
URL: <http://www.nextcard.com>
Languages: English
Document Type: Articles, News & Columns
Geographic Location: United States

TAYLOR AND JEROME column describes NextCard's VISA which is available online by logging on to the company's Web site. Notes that this VISA card is different from others in that the applicant can log on to request a card and will receive an instant response. Adds that once an application has been approved, NextCard flashes up the balances on the applicant's other credit cards and can easily transfer these to the NextCard account with just a few keystrokes. Remarks that not only the **credit report** is available **online** but all other types of business may be conducted with NextCard on its Web site: reviewing statements, checking and transferring balances, upgrading the card, reporting lost cards, and contesting charges. Says Internet banking is NextCard's ultimate goal. States that for now, however, the company is content to add new customers to the tune of \$600,000 to \$700,000 in credit card transfers daily. Contains one photo. (HHW)

Descriptors: Banking; Online Information; Electronic Commerce;
Finances; Financial Statements
Identifiers: NextCard

7/5/17 (Item 7 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00514129 98IE11-211

Two net incentive programs merge -- After the Intellipost-MotivationNet deal, analysts expect to see more consolidation

Gardner, Elizabeth
Internet World , November 16, 1998 , v4 n38 p8, 1 Page(s)
ISSN: 1081-3071
Languages: English
Document Type: Articles, News & Columns
Geographic Location: United States

Discusses the merging of two customer incentive programs: IntelliPost's BonusMail and MotivationNet's MyPoints. Notes that BonusMail offers rewards to people who agree to read ads delivered by e-mail while MyPoints awards members points toward prizes when they make a purchase from participating Web merchants. Predicts more acquisitions, noting **Cybergold**, Netcentives, and FreeRide. Adds Intellipost also acquired DirectValue.com from Experian, the **credit - reporting** company formerly called TRW. States merging of MyPoints and BonusMail will enable IntelliPost to offer "a fully integrated solution to direct-marketing and loyalty needs" and participants can earn points through either e-mail or Web shopping. Discloses such deal is a sign of maturity in the market. Cites such programs can solidify customer loyalty. Includes one table. (wpr)

Descriptors: Mergers/Acquisitions; Electronic Commerce

7/5/18 (Item 8 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00499064 98CZ06-003

Internet privacy -- You are not alone. Here's who's really watching, what you can do to protect yourself, and what can happen if you don't

Merlino, Laurel

Computer Life , June 1, 1998 , v5 n6 p58-61, 4 Page(s)

ISSN: 1076-9862

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Reports on how to protect your privacy on the Internet. States that the Electronic Communications Privacy Act of 1986 does not apply to law enforcement or to employers. Advises users to use caution when sending e-mail and encrypt it. Says another way to ensure privacy is to use an anonymous remailer. Reports that sites sometimes store cookies on your computer. Says that to avoid cookies, users should delete the file and replace it with a write-protected file of the same name; a program like the Anonymizer, or the Internet Junkbuster, will help. Reports that identity theft is becoming more common. Says a way to avoid this is never to make a purchase on a unsecured line. States that one smart thing you can do is to find out what information about you exists on the **Internet**. Describes sites to find out e-mail address, phone number, medical history, and **credit reports**. Includes three sidebars. (bjp)

Descriptors: Privacy; Internet; Computer Instruction; Cookies; Security

7/5/19 (Item 9 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00459178 97PW05-006

Easier ways to check your credit

Hall, Kerry

PC World , May 1, 1997 , v15 n5 p68, 1 Page(s)

ISSN: 0737-8939

Product Name: CreditCheck Monitoring Service; Equifax; Experian

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Announces three Web sites which can be accessed to receive credit information. Notes that to use these services may require divulging detailed personal information including Social Security and credit card numbers. The FTC advises using a larger bureau to safeguard privacy. CreditCheck Monitoring Service is the most comprehensive of these services. It can provide a credit report **online**, but it charges a \$49.95 annual fee. Equifax allows users to request a **credit report online** but does not show it **online**, it mails the report to the requester. Experian offers "a color Disneyland-esque site" which provides users a form for requesting a report, but the request must be mailed. Experian plans to make **credit reports** available **online** later this year. Includes one screen display. (djd)

Descriptors: Web Sites; Business; Online Information; Finances

Identifiers: CreditCheck Monitoring Service; Equifax; Experian

7/5/20 (Item 10 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00454342 97WW03-308

Canadian bank lets home buyers log on to apply for mortgages

Roberts, Bill

WebWeek , March 24, 1997 , v3 n7 p18, 20, 2 Page(s)

ISSN: 1081-3071

Company Name: Bank of Montreal

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Introduces a service offered by the Bank of Montreal which provides an automated Web-based mortgage lending system to its customers. Claims that customers can fill out an application online and submit it for automatic approval. Explains that the application is submitted to a **server**, which accesses the customer's **credit report** and utilizes a decision engine for determining eligibility. Adds that approved applicants are notified immediately, while rejected applications are forwarded for review by a bank employee. Overviews the products used in the development of the system, and points out the challenges of developing a system which would perform, and simplify, such a complex process. Includes one diagram. (kgh)

Descriptors: Banking; Finances; Online Transaction Processing; World Wide Web

Identifiers: Bank of Montreal

7/5/21 (Item 11 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00367553 94CW11-311

Service helps home buyers net mortgages -- Fannie Mae passes along cost, time savings through EDI

Hoffman, Thomas

Computerworld , November 28, 1994 , v28 n48 p55, 1 Page(s)

ISSN: 0010-4841

Company Name: Federal National Mortgage Association

Product Name: Mornet EDI

Languages: English

Document Type: Feature Articles and News

Geographic Location: United States

Examines Mornet EDI, the electronic data interchange service offered by the Federal National Mortgage Association. Says the service will help lenders to reduce mortgage origination costs by \$1,000. Explains that the service will enable lenders to electronically transmit application information to any one of the 35 service providers on the **network**, and will reduce the time required to complete mortgage originations and processing of **credit reports**, appraisals, and fraud detection reports. Notes that many provider connected to Mornet are planning to connect to other home mor organizations. Includes a photo and a sidebar. (dpm)

Descriptors: Real Estate; Finances; Home; Electronic Data Interchange ; Case Study

Identifiers: Mornet EDI; Federal National Mortgage Association

7/5/22 (Item 12 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.
(c) 2003, EBSCO Pub. All rts. reserv.

00345106 94CW04-012

Credit industry employs E-mail to address dispute resolution woes

Betts, Mitch

Computerworld , April 4, 1994 , v28 n14 p61, 1 Page(s)

ISSN: 0010-4841

Company Name: GE Information Services

Languages: English

Document Type: Feature Articles and News

Geographic Location: United States

Explains that the Washington-based Associated Credit Bureaus, Inc. has introduced a customized **electronic** -mail **network** that will assist **credit reporting** agencies in dispute resolution. Says the system, developed by GE Information Services, will greatly reduce the paperwork, labor, and mailing time usually required. States that what was once entirely paper- and mail-oriented will be converted into PC messages routed into an IBM ES/9000 mainframe clearinghouse. Says 30 large credit providers like Sears and JC Penney have already signed up. Includes one pie chart.
(cld)

Descriptors: Electronic Mail; Business; Retailing

Identifiers: GE Information Services

7/5/23 (Item 13 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2003, EBSCO Pub. All rts. reserv.

00222851 90CS08-003

Credit bureaus, banks fight proposed law Update

Sullivan, Deidre

Computers in Banking , August 1, 1990 , v7 n8 p12-14, 2 Pages

ISSN: 0742-6496

Languages: English

Document Type: Feature Articles and News

Geographic Location: United States

Reports that credit bureaus and banks are opposed to bills proposed by the House Banking Subcommittee for the amendment of the Fair **Credit Reporting** Act (FCRA) of 1971. Says the House feels credit information **networking** is subject to abuse and is a threat to personal privacy. Also says consumers must be made aware of laws that exist to protect them, and that any concern over abuses must be addressed within the legal infrastructure. (tbc)

Descriptors: Law; Privacy; Banking; Information Retrieval

7/5/24 (Item 14 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2003, EBSCO Pub. All rts. reserv.

00192862 89LK05-024

NCIN: Online credit reports

Mallory, Jim

LINK-UP , May 1, 1989 , v6 n3 p19, 22, 2 Pages

ISSN: 0073-9988

Languages: English

Document Type: Feature Articles and News

Geographic Location: United States

Profiles National Credit Information Network (NCIN) of Cincinnati, OH

(513), an online consumer and commercial credit information service. Says that given the customer's name, address, ZIP, and social security number, NCIN can provide a printed credit report on a customer in less than five minutes. Printed report includes the name, phone number and address of the creditors, current balance, account number, amount past due, and the date the account was opened. Commercial **credit reports** are also available for businesses desiring to establish open accounts. The **network** also provides access to driving records in most states, and the company is working on a program enhancement that would provide a nationwide locator service, returning an address if given a phone number, and vice versa. (irl)

Descriptors: Online Information; Information Sources

Identifiers: National Credit Information Network; National Credit Information Network

7/5/25 (Item 1 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2003 The New York Times. All rts. reserv.

06074245 NYT Sequence Number: 538540910529

F.T.C. ACTS ON INACCURATE CREDIT DATA

MEIER, BARRY

New York Times, Col. 4, Pg. 5, Sec. D

Wednesday May 29 1991

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Federal Trade Commission moves to protect prospective employees from being turned down for jobs because of inaccurate **credit reports** as **Electronic Data Systems Corp** agrees to settle charges that it denied jobs to some people partly because of poor credit reports but never told them that was the reason (S)

COMPANY NAMES: FEDERAL TRADE COMMISSION (FTC); ELECTRONIC DATA SYSTEMS CORP

DESCRIPTORS: LABOR; CREDIT; HIRING AND PROMOTION; CONSUMER CREDIT; RATINGS AND RATING SYSTEMS

PERSONAL NAMES: MEIER, BARRY

7/5/26 (Item 2 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2003 The New York Times. All rts. reserv.

05033310 NYT Sequence Number: 185021870510

A TRW TWIST: SELLING A SERVICE THAT IS OFTEN FREE

BENNETT, ROBERT A

New York Times, Col. 1, Pg. 9, Sec. 3

Sunday May 10 1987

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

TRW Inc's new Credentials service, which enables subscribers to see their **credit reports**, establish standing loan applications that can be sent to lenders **electronically** and to be alerted when a request is made for their records, is described as \$35-a-year package offer services that are of questionable value or available for free; cartoon (M)

SPECIAL FEATURES: Cartoon
COMPANY NAMES: TRW INC
DESCRIPTORS: CREDIT; CONSUMER CREDIT
PERSONAL NAMES: BENNETT, ROBERT A

7/5/27 (Item 1 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2003 The New York Times. All rts. reserv.

08028994 NYT Sequence Number: 000000990721
EQUIFAX REPORTS TO GO ONLINE
Wall Street Journal, Col. 4, Pg. 8, Sec. A
Wednesday July 21 1999
DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:
Equifax Inc signs agreement with Lycos Inc to provide **credit reports online** for consumers (S)

COMPANY NAMES: EQUIFAX INC; LYCOS INC
DESCRIPTORS: CREDIT; COMPUTERS AND THE INTERNET

7/5/28 (Item 2 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2003 The New York Times. All rts. reserv.

08006149 NYT Sequence Number: 000000981228
REPORT IN BUSINESS WEEK DRAWS FRAUD RULING
STARKMAN, DEAN
Wall Street Journal, Col. 1, Pg. 3, Sec. A
Monday December 28 1998
DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:
Cincinnati Federal Judge Herman J **Weber** rules Business Week reporter Jeffrey Rothfeder lied and breached contract with **credit - reporting** agency while writing cover story on privacy; but notes story served 'vital public interest,' and awarded no punitive damages to credit agency WDIA Corp (M)

COMPANY NAMES: BUSINESS WEEK (MAGAZINE); WDIA CORP
DESCRIPTORS: NEWS AND NEWS MEDIA; CREDIT; PRIVACY
PERSONAL NAMES: STARKMAN, DEAN; ROTHFEDER, JEFFREY

7/5/29 (Item 3 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2003 The New York Times. All rts. reserv.

06259826
EQUIFAX FINDS MISTAKES IN BOSTON-AREA CREDIT FILES
Wall Street Journal, Col. 4, Pg. 16, Sec. C
Monday March 30 1992
DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:

Equifax Inc says it discovered major foul-up in its **credit - reporting network** that unfairly branded hundreds of Boston-area consumers as deadbeats (S)

COMPANY NAMES: EQUIFAX INC

DESCRIPTORS: CREDIT; FINANCES; CONSUMER CREDIT; RATINGS AND RATING SYSTEMS
; DATA PROCESSING (COMPUTERS)

GEOGRAPHIC NAMES: BOSTON (MASS)

7/5/30 (Item 4 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

(c) 2003 The New York Times. All rts. reserv.

01174989 NYT Sequence Number: 012851820205

Reagan Administration, in attempt to reduce regulatory burdens on small business, plans to review several major consumer protection laws. Will take aim at laws governing pensions, truth in lending, consumer credit reporting, electronic banking, food manufacturing, real estate settlement procedures and meat and poultry inspections (S).)

Wall Street Journal, Col. 1, Pg. 11

Friday February 5 1982

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

DESCRIPTORS: POULTRY; INSPECTIONS AND INSPECTORS; LAW AND LEGISLATION (FEDERAL); REFORM AND REORGANIZATION (INSTITUTIONAL); MEAT; FOOD TRADE AND GROCERIES; REAL ESTATE; PENSIONS; CONSUMER PROTECTION; ELECTRONIC FUNDS TRANSFER SYSTEMS (EFTS); TRUTH-IN-LENDING ACT; CONSUMER CREDIT; CREDIT (GENERAL); DISCLOSURE OF INFORMATION; SMALL BUSINESS
PERSONAL NAMES: REAGAN, RONALD WILSON (PRES)

7/5/31 (Item 1 from file: 256)

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

(c)2003 Info.Sources Inc. All rts. reserv.

00127216 DOCUMENT TYPE: Review

PRODUCT NAMES: Mortgage EPN (026981)

TITLE: nCommand Is Piloting Online Mortgage Fulfillment

AUTHOR: Marlin, Steven

SOURCE: Bank Systems & Technology, v37 n8 p40(1) Aug 2000

ISSN: 1045-9472

HOMEPAGE: <http://www.banktech.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Mortgage EPN is the core service of nCommand, an EPN (electronic provider network) company based in San Mateo, California. Mortgage EPN will aggregate paper and **electronic** documents from external providers, such as **credit reporting** firms, underwriters, title companies, appraisers, flood certification and mortgage insurers, into complete digital loan packages. Mortgage EPN's XML architecture permits seamless integration across different loan and desktop underwriting systems. The system can cut

costs, reduce closing times, and provide performance reports. Using XML (eXtensible **Markup Language**) to automate industry-specific documents and processes has cut the high costs of doing business using electronic data interchange (EDI)-based solutions. NCommand is working with MISMO (Mortgage Industry Standards Maintenance Organization) to help develop industry standards. NCommand's service is similar to one from HomeAdvisor Technologies, which ties together underwriting and credit reporting engines along with title and consumer information.

COMPANY NAME: nCommand (691909)
DESCRIPTORS: B2B Marketplaces; Credit Analysis; E-Commerce; Loan Processing; Mortgages; Underwriters; XML
REVISION DATE: 20010430

7/5/32 (Item 2 from file: 256)

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2003 Info.Sources Inc. All rts. reserv.

00119019 DOCUMENT TYPE: Review

PRODUCT NAMES: Internet (833029)

TITLE: Free-For-All!

AUTHOR: Staff
SOURCE: MacAddict, v4 n9 p40(4) Sep 1999
ISSN: 1088-548X
HOMEPAGE: <http://www.imaginemediacom.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

MacAddict' compiles a 'not-quite-annual' list of Web sites for free goods and services (based on their own lack of funds.) These sites range from guitar picks to Bibles to complimentary wake-up calls. Thus they list a small smattering of sites because by the time a reader reads the article, the offers may not be there anymore or the sites will be gone. Here are some samples of the magazine's samples: wake-up calls www.mrwakeup.com, strobe light www.operationsstrobelight.com, T-shirt www.petrix.com/shirt/items, guitar pick www.bigrockeng.com, **credit report** www.consumerinfo.com, and the New Testament (home1.gte.net/brml/bible.htm).

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Photographs Charts
DESCRIPTORS: Apple Macintosh; Entertainment Industry; Information Retrieval; Internet; MacOS; Recreation & Hobbies
REVISION DATE: 20020630

7/5/33 (Item 3 from file: 256)

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2003 Info.Sources Inc. All rts. reserv.

00118867 DOCUMENT TYPE: Review

PRODUCT NAMES: Quicken Deluxe 99 Windows 9x & NT (541478)

TITLE: Quicken Deluxe 99 on CD-ROM

AUTHOR: Hitchcock, J A
SOURCE: Link-Up, v16 n5 p31(2) Sep/Oct 1999
ISSN: 0734-988X
HOMEPAGE: <http://www.infotoday.com>

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

Intuit's Quicken Deluxe 99 gets good marks overall, although testers found some installation problems, but QuickBooks users may not need Quicken Deluxe 99 at all. Features include bank account and credit card tracking; report, graph, and budget creation; tracking of average cost basis and asset class; saving on insurance and mortgages; inclusion of TurboTax Online; and a calculator. On the main screen, Bank Checking Account, testers could view the current balance. Running the cursor over different points on the screen showed that five icons at the bottom provided many more options, including reporting on income and expenses, list of accounts, write a check to print, get started with **online** financial services, order my **credit report**, research a stock or mutual fund, report my net worth, research insurance rates, plan for taxes, and visit Quicken.com online tax center. After installation, Help automatically showed a video describing new features, which include easier navigation, a customizable Quicken home page, multiple currency support, easier budgeting, average cost support for investments, asset class information download, one-step updates, portfolio export, PIN vault, financial activity centers, alerts, what-if scenarios, quick entry, WebEntry, and capital gains estimator.

PRICE: \$60

COMPANY NAME: Intuit Inc (447013)
SPECIAL FEATURE: Charts Screen Layouts
DESCRIPTORS: Bank Statement Reconciliation; E-Banking; IBM PC & Compatibles; Personal Finance; Tax Planning; Tax Return Preparation; Windows; Windows NT/2000
REVISION DATE: 20000830

7/5/34 (Item 4 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00117248 DOCUMENT TYPE: Review

PRODUCT NAMES: eLeads (759538)

TITLE: Startup's Sales Lead Management Product Has Broad Reach Over the Net

AUTHOR: Carr, David F
SOURCE: Internet World, v5 n21 p22(2) Jun 7, 1999
ISSN: 1097-8291
HOMEPAGE: <http://www.iw.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

MarketSoft's eLeads is a product designed to ensure that a larger percentage of sales leads can actually be converted to sales, especially if the sales process entails the efforts of multiple channel partners. Because such sales leads can be and are easily lost or overlooked, MarketSoft wants

to route sales leads over the Internet, whether they are generated via the Web or obtained otherwise. Analysts knowledgeable in sales force automation trends, customer relationship management (CRM), and marketing automation categories say such products are not fully computerized for such tasks as distributing sales leads. According to an expert, between 70 and 90 percent of all leads never reach their appropriate destinations, especially in the channel, and only 5 percent or fewer of leads are ever tracked. The eLeads server can feed leads directly to the Siebel Systems Siebel 99 client or send notification to an e-mail account, **Web** pager, or pager. The system also attempts to qualify leads by adding pertinent information, including **credit reports**, and assigning a score to each lead. Salespeople can personalize their account on the system to page them for especially hot leads, and to use another way to notify of less promising ones.

COMPANY NAME: MarketSoft Corp (664791)
DESCRIPTORS: CRM; Internet Marketing; Paging; Sales Force Automation
REVISION DATE: 20010430

7/5/35 (Item 5 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00112075 DOCUMENT TYPE: Review

PRODUCT NAMES: Oracle Server 8 (692042); Oracle JDeveloper (720771)

TITLE: Zoot Zips Up Java Development

AUTHOR: Baum, David

SOURCE: Oracle Magazine, v12 n5 p52(2) Sep/Oct 1998

ISSN: 1065-3171

HOME PAGE: <http://www.oramag.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Oracle's Oracle **Server** 8 and J Developer Suite are used by Zoot Enterprise, a provider of **credit reporting**, analysis, and marketing software and customized application development services to 40 of the top 100 financial institutions in the U.S. With Java, Zoot can write new software for customers while allowing them to continue leveraging their installed mainframe systems. Oracle 8 and JDeveloper are used to greatly enhance productivity and to save money during the complete development cycle. For instance, JDeveloper allowed Zoot to develop a home equity-loan/mortgage approval application in one-third the time that would have been required using older technologies. Among Zoot's clients are American Express and Wells Fargo Bank. Zoot allows companies to create and sell specialized credit products. The Internet and the dynamics of network computing ease access to key application resources and data stores. For instance, Oracle was used to create an Internet-enabled home equity-loan/mortgage approval application for Wells Fargo in only eight weeks. Java's platform neutral development model eases implementation significantly. The mortgage application was developed on NT, tested on Linux, and deployed on UNIX without recompilation at any stage of development.

COMPANY NAME: Oracle Corp (010740)

DESCRIPTORS: Credit Analysis; Database Management; Database Servers;
Financial Institutions; Java; Loan Processing; Oracle; Program
Development; Programming Languages

REVISION DATE: 20020923

7/5/36 (Item 6 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00110329 DOCUMENT TYPE: Review

PRODUCT NAMES: Object Telephony Server (714593); Call Processing System 4.3 (316253); PhoneFrame Explorer TeleSuite (714607); ATOMS On - Line Credit Reporting (714615); Telescript 4.0 (268399)

TITLE: The Predictive Dialer Expands its Horizons

AUTHOR: Fleischer, Joe

SOURCE: Call Center Magazine, v11 n6 p82(10) Jun 1998

ISSN: 1064-5543

HOME PAGE: <http://www.callcentermagazine.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Predictive dialers, including Buffalo International's Object Telephony Server, EIS's Call Processing System 4.3, Melita's PhoneFrame Explorer TeleSuite, Noble Systems' ATOMS On - Line Credit Reporting, and Digisoft's Telescript 4.0 have incorporated more functionality, and are handy for many different types of users. Buffalo has expanded beyond predictive dialing to incorporate communications servers. Its Object Telephony Server can accommodate up to 288 seats per server. Although it does not handle list management or campaign management, it does layer dialing capabilities, on top of which different management applications can be run. EIS's Call Processing System brings users different ways to refine its pacing algorithm. When agents experience longer waits between successful connections, the product will automatically move agents from less productive to more productive campaigns. PhoneFrame has a dialer that lets supervisors coach agents during a predictive call. Only the agent, and not the customer, will hear the supervisor's suggestions. The dialer will also allow the agent to transfer in others during a call, so the customer can hear that other people are on the line. ATOMS incorporates a credit inquiry from a major credit bureau into the campaign script. The credit information will be displayed on the agent's screen. Telescript automatically detects the presence of an answering machine, and plays a digital message.

COMPANY NAME: Calltrol Corp (649988); SER Solutions Inc (554669); Melita International Inc (649996); Noble Systems Corp (650005); Digisoft Computers Inc (339199)

SPECIAL FEATURE: Screen Layouts Charts

DESCRIPTORS: Autodialers; Call Centers; Computer Telephony; Network Software; Telecommunications; Telemarketing; Telephone Monitoring

REVISION DATE: 20030825

7/5/37 (Item 7 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00106145 DOCUMENT TYPE: Review

PRODUCT NAMES: Wayfarer 4.0 (686328)

TITLE: Wayfarer Hopes It Has Hot Button To Push
AUTHOR: Fontana, John
SOURCE: InternetWeek, v705 p32(1) Mar 9, 1998
ISSN: 0746-8121
HOMEPAGE: <http://www.internetwk.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Wayfarer Communications Incorporated's Wayfarer 4.0 offers new integration with corporate data, specifically enterprise resource planning (ERP) systems and mission-critical business systems. Version 4 of Wayfarer is based on a 'bridge architecture' that connects the Wayfarer server to corporate systems. These systems include applications from Oracle, PeopleSoft, SAP AG, and Baan. With bridge architecture, the user can set customized triggers based on changes in their database. For example, if an inventory system reaches a certain threshold, an action will be implemented. Wayfarer requires coding by administrators. It offers a toolkit called DataBridge that enables the administrator to create custom links to relational databases via ODBC or to other data repositories via native APIs. The administrator can also create custom World Wide **Web** forms. These forms enable users to build triggers for inventory levels, **credit reports**, human resource information, and other types of information needs. Wayfarer Communications is also using DataBridge technology to create several application bridges that will work out of the box. WebBridge is an included technology that tracks updates to corporate intranet or Internet sites. Wayfarer 4.0 offers full RSA encryption through SSL and directory integration with the Windows NT registry.

COMPANY NAME: Wayfarer Communications Inc (586773)
DESCRIPTORS: Decision Support Systems; Enterprise Resource Planning; IBM PC & Compatibles; Integration Software; Internet Utilities; Middleware; Windows NT/2000
REVISION DATE: 20000830

7/5/38 (Item 8 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00099942 DOCUMENT TYPE: Review

PRODUCT NAMES: Quicken Deluxe 6.0 Windows & Windows 95 (541478)

TITLE: Electronic Tonic for Financial Woes: Quicken Deluxe 6.0
AUTHOR: Ginsburg, Lynn
SOURCE: Computer Shopper, v17 n2 p436(2) Feb 1997
ISSN: 0886-0556
HOMEPAGE: <http://www.computershopper.com>

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

Intuit's Quicken Deluxe 6.0 improves on its excellent predecessor by adding several major new features and improving existing tools, making it one of the most powerful personal finance management programs on the market. The new additions include an Activity Bar, activated under General Options, which groups tools and features into logical categories, allowing users to

work on tasks without wading through pull-down menus. Other new features include video and audio tutorials; a Debt Reduction Planner, which analyzes debts and creates a payment schedule plan; and a Credit Monitoring Service, which tracks a user's **credit report** for a nominal fee. Quicken Deluxe 6.0 provides linkage to Intuit's World Wide **Web** site, which contains information on loans and investments. Overall, Quicken Deluxe 6.0 offers excellent value and innovative features to make money management more efficient and less stressful.

COMPANY NAME: Intuit Inc (447013)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: Financial Planning; Financial Reporting; IBM PC & Compatibles
; Personal Finance; Windows
REVISION DATE: 19970730

7/5/39 (Item 9 from file: 256)

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00099482 DOCUMENT TYPE: Review

PRODUCT NAMES: Internet Marketing (835552)

TITLE: 10 Ways to Make Profits on the Web in 1997

AUTHOR: Blankenhorn, Dana

SOURCE: NetGuide, v4 n1 p82(5) Jan 1997

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Quick profiles of companies doing business on the World Wide Web outline what services and products these companies offer to make their sites profitable. Mercury Center, the Web site for 'San Jose Mercury News', supplements banner revenues by charging a nominal fee to its newspaper subscribers and an under-\$5 fee for nonsubscribers. Fitness Zone online, Web site for Nordic Fitness, offers a catalog of its exercise equipment, publishes an online magazine, and hosts chat groups. American Consumer Services represents buyers searching for the best deal on a car, taking fees up-front from the buyers. Maze.Com is a mortgagee qualifying service selling **credit reports**. Scambusters is a for-profit version of a NETrageous newsletter that includes interviews with **internet** entrepreneurs, technology reports, and tips on succeeding online.

COMPANY NAME: Vendor Independent (999999)
DESCRIPTORS: Credit Analysis; Health & Fitness; Internet Marketing;
Newspapers
REVISION DATE: 20010330

7/5/40 (Item 10 from file: 256)

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00099277 DOCUMENT TYPE: Review

PRODUCT NAMES: DunsLink on the Web (644901)

TITLE: D&B presents DunsLink on the Web

AUTHOR: Staff
SOURCE: Link-Up, v13 n6 p1(2) Nov/Dec 1996
ISSN: 0734-988X
HOMEPAGE: <http://www.infotoday.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Dun & Bradstreet's DunsLink on the Web provides customers with quick and easy access to D & B's information services describing U.S. companies. Many thousands of subscription customers can retrieve the most popular reports on businesses over the **Internet**, including Business Information Report, Payment Analysis Report, Supplier Evaluation Report, Comprehensive Report, and select **Credit Score** products. Business Background report, which was formerly only sold for credit card purchase via its **Web** site, will be available to subscription users soon. A Senior VP of Electronic Commerce for D & B says the company 'is committed to exploring and leveraging new technologies so that business information is just a click away for all our customers.' DunsLink users no longer have to buy and maintain multiple proprietary information services. A credit manager says DunsLink on the Web provides access to D & B reports directly from the desktop, and that users do not have to wait in line for one computer that has D & B access, or wait until off-peak hours to get the information needed. Operations are much more efficient, and employees say using the system is easy. A Secure Sockets Layer-ready **browser**, a Web connection, and a DunsLink User ID and password are required, and Netscape Communications' Navigator 1.22 or later or Microsoft Internet Explorer (IE) for Windows 95 are recommended **browsers**.

COMPANY NAME: Dun & Bradstreet Inc (442194)
DESCRIPTORS: Content Providers; Credit Analysis; Financial Information;
IBM PC & Compatibles; Information Retrieval; Internet Utilities;
Windows
REVISION DATE: 20000830

7/5/41 (Item 11 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00097087 DOCUMENT TYPE: Review

PRODUCT NAMES: DunsLink on the Web (644901); Dow Jones Investor Network (581828); Worldwide PatSearch (659193); Investext Strategies Series (644919)

TITLE: Database Race to the Web
AUTHOR: Staff
SOURCE: Information Today, v13 n10 p39(2) Nov 1996
ISSN: 8755-6286
HOMEPAGE: <http://www.infotoday.com>

RECORD TYPE: Review
REVIEW TYPE: Product Comparison
GRADE: Product Comparison, No Rating

Dun & Bradstreet's DunsLink on the Web, Dow Jones & Company's Dow Jones Investor Network, MicroPatent's PatentWeb, Investext Group's (now Thomson Financial Services') Investext Strategies Series, and Donaldson, Lukkin &

Jenrette's PC Financial Network are part of a rundown of recent company activities geared toward moving resources to the World Wide Web. DunsLink on the Web provides content such as the Business Information Report, Payment Analysis Report, Supplier Evaluation Report, Comprehensive Report, and selected **Credit Score** products. Dow Jones Investor **Network** provides exclusive interviews with corporate executives, stock forecasting by industry-renowned analysts, live breaking news, and corporate presentations. Patent Server has over 1.5 million patent documents in image format, and official patent documents, with graphics and drawings, are accessible for quick delivery via the Internet. Strategies Series is a series of industry-centered research databases available via the Web, including full-text investment research reports and a daily news feed. CISTI's SwetScan is a table of contents database for many journals, and PC Financial Network has news, market quotes, investment databases, and research information. Electronics Letters and IEE Proceedings provides subscribers with Web-based search tools, including cross-journal searchable bibliographic records.

COMPANY NAME: Dun & Bradstreet Inc (442194); Dow Jones & Co Inc (232742)
; MicroPatent LLC (625574); Thomson Financial Services (326895)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: Electronic Publishing; Financial Information; Information
Retrieval; Internet; Patents; Software Marketing; Stock Market
REVISION DATE: 20020516

7/5/42 (Item 12 from file: 256)

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00096091 DOCUMENT TYPE: Review

PRODUCT NAMES: Internet (833029); Oracle 7 Parallel Edition (004233);
LEXIS-NEXIS (348058); Nexis.com (431699); DSS Web (619981); DB2
Intelligent Data Miner (653934)

TITLE: Dangerous Data

AUTHOR: Foley, John Caldwell, Bruce
SOURCE: Information Week, v599. p14(3) Sep 30, 1996
ISSN: 8750-6874
HOMEPAGE: <http://www.informationweek.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Oracle's Oracle 7 Parallel Edition, LEXIS-NEXIS's eponymous information service, MicroStrategy's DSSWeb (an online analytic processing OLAP product), and IBM's Intelligent Miner Toolkit are highlighted in a discussion of the privacy risks of linking data warehouses to the World Wide **Web**. The FTC would like to expand confidentiality restrictions of the Fair **Credit Reporting** Act to include Social Security number; prior addresses; date of birth; and mother's maiden name. Congress is also bent on resolving privacy issue. A subcommittee will decide by September 30, 1996 if a study is needed to determine the need for better safeguards for personal data. MicroStrategy has an integration and distribution agreement with Axcion, a database marketing and warehouse specialist, to use both firms' products to sell data on the Web. IBM is creating a service bureau to set up and maintain data warehouses.

COMPANY NAME: Vendor Independent (999999); Oracle Corp (010740);

LexisNexis Group (316351); MicroStrategy Inc (522643); IBM Corp
(351245)
SPECIAL FEATURE: Graphs
DESCRIPTORS: Computer Security; Content Providers; Database Management;
Government Regulations; Information Retrieval; Internet; Internet
Security; Oracle
REVISION DATE: 20030428

7/5/43 (Item 13 from file: 256)
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00094415 DOCUMENT TYPE: Review

PRODUCT NAMES: Company--Nets Inc (863432)

**TITLE: Strictly Business: AT&T and Industry.Net join forces to Develop
a...**

AUTHOR: Stahl, Stephanie
SOURCE: Information Week, v586 p35(1) Jul 1, 1996
ISSN: 8750-6874
HOMEPAGE: <http://www.informationweek.com>

RECORD TYPE: Review
REVIEW TYPE: Company

AT&T's New Media Services unit and Industry.Net announced that they will become one company called Nets, which will support only business users. Nets will provide a World Wide Web location with useful information and will allow users to conduct electronic commerce. Nets will develop content and information services for vertical industries and general business users, and will have an electronic mall with an emphasis on offerings for businesses. Nets will include AT&T's new Web-based Business Network, called by AT&T 'A Home Page For Business.' Links are provided to 1,000 business sites, including local chambers of commerce, **credit - reporting** services, and mutual fund companies. Exclusive content will be provided from such firms as Marketplace Information. Industry.Net will be included to provide Web-based services that connection about 200,000 buyers and 4,500 sellers of industrial products.

COMPANY NAME: Nets Inc (622443)
SPECIAL FEATURE: Charts
DESCRIPTORS: E-Payment; Internet Marketing; Software Marketing
REVISION DATE: 20020730

7/5/44 (Item 14 from file: 256)
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00075895 DOCUMENT TYPE: Review

PRODUCT NAMES: NeurOn-Line (462152); Colleague (540153)

TITLE: The Dark Side of Hybrid Systems
AUTHOR: Newquist, H P
SOURCE: AI Expert, v10 n3 p41(2) Mar 1995
ISSN: 0888-3785

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

To be useful commercially, artificial intelligence (AI) systems should seamlessly integrate with data depositories and repositories. Hybrid systems (merged neural networks and expert systems) can find trends or otherwise obscure relationships and make determinations that provide the best possible machine intelligence. One such product, NeurOn-line, is good for baking company applications, because it can balance many variables. It automatically learns neural net models from examples of process behavior, using **online** or archived data. HNC's Colleague automates mortgage loan underwriting; it **electronically** retrieves **credit reports** and uses historical data to generate neural net, risk assessment models. However, these are niche market products, and hybrid systems could fall flat in the wider market. When developers understand the need for AI access to corporate data, the technology will become commercially viable.

COMPANY NAME: Gensym Corp (471054); HNC Software Inc (500291)
DESCRIPTORS: Artificial Intelligence; Expert Systems; Neural Networks;
Risk Analysis
REVISION DATE: 20000730

7/5/45 (Item 15 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00071666 DOCUMENT TYPE: Review

PRODUCT NAMES: EDI (Electronic Data Interchange) (830052); Loan Processing (834491)

TITLE: Service Helps Home Buyers Net Mortgages
AUTHOR: Hoffman, Thomas
SOURCE: Computerworld, v28 n48 p55(1) Nov 28, 1994
ISSN: 0010-4841
HOMEPAGE: <http://www.computerworld.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Mortgage lenders and home buyers stand to profit from three new EDI services described here. The Federal National Mortgage Association is pending implementation of Mornet EDI in December (1994). This 'electronic mortgage highway' will significantly expedite loan processing for home buyers. Services to be provided include rapid retrieval of Residential Mortgage **Credit Reports** at a considerably lowered cost. Also new is the GoldWorks EDI **network** from Federal Home Loan Mortgage Corporation. GoldWorks is scheduled for introduction in 1995. Additionally, Computer Power Incorporated has recently expanded and renamed its own EDI network, known as CPI InterChange. These networks provide a rapid and inexpensive response to a previously costly and time-consuming process. Interest rates ultimately are lowered by the accelerated processing.

COMPANY NAME: Vendor Independent (999999)
DESCRIPTORS: Data Communications; EDI (Electronic Data Interchange);
Financial Institutions; Loan Processing
REVISION DATE: 20020830